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S/M
New York State
Bank

ANNUAL REPORT
OF THE
SUPERINTENDENT OF BANKS

RELATIVE TO

**SAVINGS BANKS, TRUST COMPANIES, SAFE DEPOSIT
COMPANIES, AND MISCELLANEOUS
CORPORATIONS,**

FOR THE YEAR 1897.

TRANSMITTED TO THE LEGISLATURE FEBRUARY 28, 1898.

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STATE OF NEW YORK.

No. 38.

IN SENATE,

FEBRUARY 28, 1898.

ANNUAL REPORT

OF THE

Superintendent of Banks Relative to Savings Banks,
Trust Companies, Safe Deposit Companies,
and Miscellaneous Corporations.

STATE OF NEW YORK:

BANKING DEPARTMENT,
ALBANY, *February 28, 1898.*

To the Honorable the President of the Senate:

SIR.— In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, safe deposit companies and miscellaneous corporations.

Very respectfully, your obedient servant,

FREDERICK D. KILBURN,

Superintendent.

R E P O R T .

To the Legislature:

The gratifying gain in prosperity of the State banks of deposit and discount during the last fiscal year, as reported on the first of January last, was shared in, and in some instances exceeded by, the savings banks, trust companies and safe deposit companies of the State during the calendar year 1897, a fact satisfying both of itself and because of what it signifies, since the balance sheets of financial institutions always reflect with sensitive accuracy the general business condition of their localities.

On the morning of the first day of January, 1898, there were 131 savings banks in New York, one of which had not yet begun business. The increase since the date of my last report is two; the new institutions are the Washington Savings Bank of New York City and the Greater New York Savings Bank of Brooklyn. No savings bank has failed during the year, and but one shows a condition indicating a probably hopeless struggle for existence. This latter has made a brave effort to recover losses sustained through the failure of a national bank which held more than a third of its deposits, but has not achieved a satisfactory measure of success. One other bank is voluntarily closing, paying its depositors in full.

The total amount due depositors by savings banks in this State on the morning of the first day of January was \$766,684,916.15, a gain during the year of \$48,508,027.64, or \$22,085,673 more than was gained during the previous year. Of the total increase, \$23,297,957.47 was made from January to July, and \$25,210,070.17 from July to January. On the same date the aggregate resources were \$869,751,244.02, the surplus \$102,426,162.38, and the number of open accounts 1,805,280, representing gains since

January 1, 1897, of \$57,577,611.65 in resources, of \$8,772,924.97 in surplus, and of 68,312 in the number of accounts. Comparing further, the gain in resources was almost exactly twice as great in 1897 as in 1896, in surplus considerably more than threefold, and in open accounts over 60 per cent. The average amount of each account is \$424.69.

Inasmuch as the same individual may have a deposit in each of several institutions, the number of savings bank depositors is something smaller than the total of accounts. Disregarding such discrepancy, however, which can not be large, the total accounts as shown would represent about $27\frac{1}{2}$ per cent. of the entire population of the State. Analyzing further, if there be deducted from the population of all the sixty counties of the State that of the twenty-nine which contain no savings bank, and from which few deposits are made, it is shown that of the people of the communities where such institutions are established, including infancy and age, the provident and the prodigal, almost exactly one in three is a depositor in a savings bank. A proportion of these belongs undoubtedly outside the classes which the system is particularly designed to serve, but this is certainly not large, and the great mass of depositors are the comparatively poor who need its fostering care. This naked statement impresses a lesson of obligation and duty which demands serious and conscientious consideration.

While fully recognizing the fact that the principle of corporate responsibility for the individual member which characterized primitive society is not natural and would not generally be salutary in the greater and more complex aggregate composing the modern State, where the rule of individual obligation develops the best citizenship and contributes to the best administration, may we not nevertheless believe that there are exceptions in which paternalism is not only justifiable, but advantageous? Notably, it seems to me, this is the fact in regard to the institutions in question and to their depositors, who are mainly, and if my supervision could control in the matter would be altogether, those whose earnings above the daily demand for sustenance are

too meagre for profitable independent investment, and whose ignorance of business methods makes them incapable of successful self-management. To such the commonwealth owes special duties of exemption and protection, the more imperative in that the degree of their helplessness in business affairs is, almost absolute, and incredible except to those who have personally observed it. Partly because of such helplessness the debts owing by any State moneyed corporation to savings banks are made a preferred claim, certain special tax exemptions have been enacted in their favor, and various other safeguards have been crystalized into law for their benefit. Not one of such grants or safeguards should be removed or relaxed, nor any measure sanctioned which would expose the banks to burdens or their depositors to losses. The funds so held are the pledge of their owners to the public against pauperism, and a guaranty to the State of a better citizenship than is possible by the impoverished or destitute.

This element of governmental interest and guaranty gives to the proposed postal savings scheme a fascination which even those who distrust its feasibility can scarcely resist, and would make the argument in its favor conclusive but for the two essential requirements that it can not satisfy, viz.: An entirely safe investment of deposits, and a guaranty against the danger comprehended in trusting so delicate a business as the postmasters' part in it would be to public officials inexperienced in banking and subject to so frequent changes that their opportunities and incentive for acquiring knowledge of it would be inadequate. These objections, which appear to me insuperable, render the plan impracticable. But with the contention that to make men direct creditors of the government would improve their citizenship and intensify their patriotism, issue can not be successfully taken. It would make them keenly conscious that they have a personal interest in the State, and that everything impairing its credit or sullyng its pledged faith would be disastrous — that national honor is priceless and must be kept inviolate.

The savings banks of New York carry over \$100,000,000 of United States bonds, or nearly an eighth of the entire public debt, and they are the property of savings banks' depositors. The conception of this fact can not in the nature of things be as clear and strong in cases where the ownership of public securities by a savings bank depositor is through the intermediary of the institution, inasmuch as the average depositor is apt to regard the bank itself as his debtor without thought of the latter's dependence upon the political divisions in whose bonds his funds — not the savings bank's, for under the New York laws the latter has none — are invested. Still the actual fact is being gradually borne in upon him, and is continually exerting a beneficent influence. It tends to impress upon such depositor that he is a constituent factor in the State, that to be a capitalist is not necessarily criminal, that public debts are an obligation to be as sacredly met as the undertakings of a private contract, and that the comparatively poor, even more than the excessively rich, need that the monetary standard of the country shall be equal to the best in the world. Such results, over and above the habits of thrift and providence which the savings bank develops and encourages, and which tend to lessen poor rates, are a part of the service which it renders to the State, and emphasize the latter's obligation to extend to it generous and even partial consideration. No reasonable concession in its interest should be refused, and, particularly, every proposition which carries even a possibility of disturbance or mischief should be summarily rejected. The system is too valuable to permit of reckless meddling with its affairs, and its scope is so great that any injury it should suffer must react injuriously upon the entire body politic.

RESOURCES AND LIABILITIES.

The following exhibit of the condition of the savings banks of the State is compiled from the reports made to the Banking Department as of the morning of the first day of January, 1898:

RESOURCES.	Par value.	Market value.
Bonds and mortgages		\$358,943,901 39
Stock and bond investments, viz.:		
United States	\$100,708,450 00	
District of Columbia	5,589,800 00	
New York State	973,000 00	
Bonds of other States	55,209,576 24	
Bonds of cities in other States	52,300,425 90	
Bonds of cities in this State	128,855,349 30	
Bonds of counties in this State	23,352,572 30	
Bonds of towns in this State	8,831,958 32	
Bonds of villages in this State	9,758,063 43	
Bonds of school districts in this State,	3,220,582 10	
<hr/>		
Total par value of stocks and bonds, \$388,799,777 59		
Amount of stocks and bonds at cost	420,796,736 99	
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Estimated market value of stocks and bonds		426,174,408 40
Loaned on pledge of securities		676,160 53
Banking houses and lots, estimated market value.		11,549,512 08
Other real estate at estimated market value.		2,719,254 56
Cash on deposit in banks and trust companies.		51,002,126 19
Cash on hand		8,218,934 17
Collectible interest		9,341,607 64
Other assets		1,125,339 06
<hr/>		
Total resources		\$869,751,244 02
<hr/>		
LIABILITIES		
Amount due depositors		\$766,684,916 15
Other liabilities		640,165 49
Surplus		102,426,162 38
<hr/>		
Total liabilities		\$909,271,244 02
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STATISTICS.	
Number of open accounts	1,805,280
Number of accounts opened or reopened during the year,	341,066
Number of accounts closed during the year	272,079
Total number of deposits received during the year . . .	2,464,117
Total number of payments to depositors during the year,	2,130,772
Amount deposited during the year, not including interest credited	\$217,565,059 68
Amount withdrawn during the year	195,603,240 65
Amount of interest credited and paid during the year,	26,551,732 97
Salaries paid for the year	1,659,269 21
Expenses other than salaries for the year	785,798 28

IN LIQUIDATION.

Four savings banks in the State have been inactive for many years. They are the Central Savings Bank and the Manufacturers' Savings Bank, both of Troy; the Hope Savings Bank, of Albany, and the Mechanics' Savings Bank, of Brooklyn. None of them receives any deposits, nor does any of them make progress in returning to depositors the small amount of funds which they still hold. The total thus unclaimed is only \$1,155.89 for all four institutions. A number of their trustees are dead, there is little incentive to activity by the survivors, and the final settlement and dissolution contemplated by the statute in such cases are not effected. I have called upon each of the four to hand over to me the funds which they have not succeeded in distributing, to be held by me in trust for the depositors to whom they are due, and when this is done I shall seek to have a dissolution of the corporations effected.

FAILED SAVINGS BANKS.

The names of the several failed savings banks, whose receiverships have been closed, with the rate per cent. of dividends declared in each, the amounts of unclaimed dividends deposited with the Superintendent of Banks, and the sums paid by him to January 1, 1898, to those entitled to receive the same are shown herewith:

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends deposited with superintendent.	Unclaimed dividends paid by superintendent.
Abingdon Square Savings Bank....	48	\$930 37	\$475 82
Bond Street Savings Bank	86 5-8	21,132 88	8,785 23
Central Park Savings Bank.....	30	1,497 76	523 00
Chautauqua County Savings Bank*	100	2 24	.....
Clairmont Savings Bank.....	15	501 90	17 98
Clinton Savings Bank	68 160	831 91	81 14
German Savings Bank of the Town of Morrisania	41 1-6	3,656 86	1,478 73
German Uptown Savings Bank....	64	5,598 70	1,116 45
Haverstraw Savings Bank	75	596 04	327 21
Mechanics and Traders' Savings Inst.,	71	14,315 91	6,995 07
Morrisania Savings Bank*	100	842 74	670 88
Mutual Benefit Savings Bank.....	64	7,554 86	3,542 61
New Amsterdam Savings Bank.....	77	429 79	9 20
Newtown Savings Bank*	100	1 40	.....
Oriental Savings Bank	60 1-2	2,255 50	291 07
Park Savings Bank, Brooklyn*....	100	329 44	.....
People's Savings Bank	48 7-12	5,530 96	3,121 49
Port Jervis Savings Bank*.....	100	251 97	248 13
Saratoga Savings Bank	88	437 88	1 82
Security Savings Bank.....	61 3-4	1,865 72	618 41
Sixpenny Savings Bank	85 55	39,319 89	12,130 98
Trades Savings Bank	15	547 32	3 72
Union Savings Bank, Saratoga Spgs,	68	180 89	36 17
Coxsackie Savings Institution*	100	258 32	19 60
Eleventh Ward Savings Bank*....	100	1,833 19	140 82
Equitable Savings Institution*	100	150 49	.....
Third Avenue Savings Bank	19	895 15	11 23
Bowling Green Savings Bank... ..	35	3,904 29	19 56
Total . .....	.....	\$115,744 37	\$40,666 32

The interest earned by the funds to the credit of the several failed savings banks herewith shown, held in trust by the Superintendent of banks, amounted, during the year 1897, to \$2,803.19.

* Closed voluntarily.

INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The total amount of resources of each of the classes of institutions mentioned, subject to the supervision of this Department on the first day of January in each of the last ten years, is shown by the following tabulation :—

Total Resources.

DATE.	Savings banks.	*Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1889, January 1.....	\$615,889,796 00	\$216,314,601 00	\$236,261,610 39	\$5,923,179 71
1890, January 1.....	644,927,526 00	†241,754,288 00	265,547,536 76	7,056,946 64
1891, January 1.....	667,865,396 40	233,839,051 00	280,688,768 47	†8,964,942 79
1892, January 1.....	675,987,634 99	271,830,699 00	300,765,575 06	†4,370,117 26
1893, January 1.....	718,454,662 23	295,459,929 00	335,707,779 96	†5,045,787 03
1894, January 1.....	704,535,118 15	**271,496,822 00	341,466,011 50	†5,025,769 12
1895, January 1.....	735,863,598 94	284,911,631 00	365,419,729 33	†5,102,689 09
1896, January 1.....	783,078,580 63	285,407,997 00	392,630,045 65	†4,517,699 68
1897, January 1.....	812,173,632 37	280,691,855 00	396,742,947 71	†4,677,325 07
1898, January 1.....	869,751,244 02	324,766,619 00	433,739,925 59	†5,116,362 15

* Report nearest January 1 each year.

† Report January 11, 1890.

** November 28, 1898.

† The Buffalo Loan, Trust and Safe Deposit Company and Rochester Trust and Safe Deposit Company are not included, as they are given under the head of trust companies. The other reports called in December.

SAFE DEPOSIT COMPANIES.

Three new safe deposit companies were added last year to the list of such companies doing business in this State, and one, the Binghamton Safe Deposit Company, whose vaults, etc., are the property of a national bank, has gone out of existence, making a net increase of two, and placing the total at twenty. This number, however, includes two companies which are trust companies also, and report as such. The list is herewith appended:

NAME AND LOCATION.	Capital January 1, 1898.
Albany Safe Deposit and Storage Company, Albany....	\$90,000 00
American Safe Deposit Company, New York city	200,000 00
Bankers' Safe Deposit Company, New York city	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00
*Buffalo Loan, Trust and Safe Deposit Company, Buffalo,	200,000 00
Central Park Safe Deposit Company, New York city....	100,000 00
Colonial Safe Deposit Company, New York city.....	100,000 00
Fifth Avenue Safe Deposit Company, New York city....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York city.....	150,000 00
Lincoln Safe Deposit Company, New York city.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Mercantile Safe Deposit Company, New York city.....	300,000 00
Merchants' Safe Deposit Company, New York city.....	100,000 00
Metropolitan Safe Deposit Company, New York city....	100,000 00
National Safe Deposit Company, New York, New York city	200,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York city.....	150,000 00
Queens County Safe Deposit Company, Long Island City,	10,000 00
*Rochester Trust and Safe Deposit Company, Rochester..	200,000 00
Safe Deposit Company of New York, New York city.....	283,300 00
Total	\$3,683,300 00

*Reports as a trust company.

RESOURCES AND LIABILITIES OF SAFE DEPOSIT COMPANIES.

The several safe deposit companies, other than the two which report as trust companies, report resources and liabilities January 1, 1898, in comparison with their condition January 1, 1897, as shown by the following table:

RESOURCES.	1897.	1898.
Stock and bond investments	\$1,226,063 30	\$1,342,356 49
Real estate	2,008,671 26	2,590,897 20
Vaults and safes	890,157 62	560,924 21
Furniture and fixtures	133,166 78	95,378 18
Loans on collaterals	6,296 25	5,802 60
Cash deposited	75,055 83	80,836 08
Cash on hand	3,363 33	4,000 11
Safe rentals	21,914 29	29,814 66
Silver storage	11,451 79	15,314 93
Warehouse storage	75,483 97	83,005 17
Tin boxes	37 86	6,014 01
Other assets	225,602 79	302,000 51
Total resources	\$4,677,325 07	\$5,116,362 15
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LIABILITIES.	1897.	1898.
Capital stock	\$3,083,300 00	\$3,283,300 00
Excess of assets over liabilities	399,735 05	472,690 37
Bonds outstanding	100,000 00	100,000 00
Loans secured by bond and mortgage	780,000 00	930,000 00
Other loans	250,000 00	295,638 47
Interest due and accrued on loans	4,304 13	4,600 00
Expenses	12,189 28	9,857 43
Other liabilities.	47,796 61	20,275 88
Total liabilities	\$4,677,325 07	\$5,116,362 15

TRUST COMPANIES.

On the first day of January forty-four trust companies were actively engaged in business, five new trust companies having been authorized during the calendar year 1897, viz.: The American

Deposit and Loan Company, the Colonial Trust Company and the North American Trust Company, all of New York; the Glens Falls Trust Company, of Glens Falls, and the Union Trust Company, of Rochester. Of these the North American Trust Company had been engaged for some time in acquiring the securities and in protecting and liquidating the affairs of the failed Jarvis-Conklin Mortgage Trust Company, and, desiring to exercise the larger powers conferred by its charter, submitted to an examination by a representative of this Department, who found its condition such as to warrant my consent that it assume such status. Taken in connection with the similar institutions organized since January first, the list is unexampled in recent years, and is impressive evidence, first, of increasing business confidence and activity, and, second, of the favor in which intelligent investigation establishes the laws of New York which govern moneyed corporations.

A tabulation of the reports of the trust companies transacting business in the State last year, contrasted with their reports for the preceding year, shows a gain of seventy-seven millions in the deposits held by them, of two millions and a half in their undivided profits and of four millions and a quarter in their surplus (a half million of the latter representing surplus subscribed during the year), while their total resources had increased nearly eighty-six millions.

The list of trust companies in active business on the first day of January, 1898, including the two which are safe deposit companies also, with the capital of each, was as follows:

NAME AND LOCATION.	Capital January 1, 1898.
American Deposit and Loan Company, New York city..	\$500,000 00
Atlantic Trust Company, New York city.....	1,000,000 00
Binghamton Trust Company, Binghamton.....	300,000 00
Brooklyn Trust Company, Brooklyn	1,000,000 00
Buffalo Loan, Trust and Safe Deposit Company, Buffalo,	200,000 00
Central Trust Company, New York city	1,000,000 00
Chautauqua County Trust Company, Jamestown	300,000 00
Colonial Trust Company, New York city	1,000,000 00

NAME AND LOCATION.	Capital January 1, 1898.
Columbus Trust Company, Newburgh	\$100,000 00
Continental Trust Company, New York city.....	500,000 00
Delaware Loan and Trust Company, Walton	100,000 00
Farmers' Loan and Trust Company, New York city	1,000,000 00
Fidelity Trust and Guaranty Company of Buffalo, Buffalo,	500,000 00
Franklin Trust Company, Brooklyn.....	1,000,000 00
Glens Falls Trust Company, Glens Falls	100,000 00
Guaranty Trust Company of New York, New York city,	2,000,000 00
Hamilton Trust Company, Brooklyn	500,000 00
Holland Trust Company, New York city.....	500,000 00
Ithaca Trust Company, Ithaca	100,000 00
Kings County Trust Company, Brooklyn.....	500,000 00
Knickerbocker Trust Company, New York city.....	1,000,000 00
Long Island Loan and Trust Company, Brooklyn.....	500,000 00
Manhattan Trust Company, New York city.....	1,000,000 00
Manufacturers' Trust Company, Brooklyn.....	500,000 00
Mercantile Trust Company, New York city	2,000,000 00
Metropolitan Trust Company, New York city.....	1,000,000 00
Nassau Trust Company of the City of Brooklyn, Brooklyn,	500,000 00
New York Life Insurance and Trust Company, New York city	1,000,000 00
New York Security and Trust Company, New York city,	1,000,000 00
North American Trust Company, New York city.....	1,000,000 00
Orange County Trust and Safe Deposit Company, Middle- town	100,000 00
People's Trust Company, Brooklyn	1,000,000 00
Real Estate Trust Company, New York city.....	500,000 00
Rochester Trust and Safe Deposit Company, Rochester..	200,000 00
Security Trust Company of Rochester, Rochester	200,000 00
The State Trust Company, New York city	1,000,000 00
Title Guarantee and Trust Company, New York city ..	2,500,000 00
Trust and Deposit Company of Onondaga, Syracuse	100,000 00
Union Trust Company of Jamestown, Jamestown	100,000 00
Union Trust Company, New York city	1,000,000 00
Union Trust Company, Rochester	200,000 00
United States Mortgage and Trust Company, New York city	2,000,000 00
United States Trust Company, New York city	2,000,000 00
Washington Trust Company, New York city	500,000 00
Total	\$33,100,000 00

RESOURCES AND LIABILITIES OF TRUST COMPANIES.

The reports of trust companies, as of January 1, 1898, make the appended showing, with which a summary of their reports for the year before is republished for comparison:

RESOURCES.	1897.	1898.
Bonds and mortgages	\$28,692,427 40	\$32,624,995 18
Stock investments	101,983,600 38	113,525,797 64
Loaned on collaterals	169,894,937 55	230,581,708 26
Loaned on personal securities, including bills purchased	25,788,187 99	31,183,291 97
Overdrafts	12,357 32	25,044 80
Due from bankers and brokers	405,350 31	568,935 70
Real estate	8,229,851 16	8,760,130 83
Cash on deposit in banks or other moneyed institutions	46,463,801 04	47,202,030 55
Cash on hand	8,178,542 59	7,832,420 28
Other assets	7,093,891 97	11,435,570 38
Total resources	\$396,742,947 71	\$483,739,925 59
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LIABILITIES.	1897.	1898.
Capital stock paid in, in cash	\$30,400,000 00	*\$33,000,000 00
Surplus fund	46,307,865 60	47,491,701 62
Undivided profits	4,228,381 74	7,813,229 61
Deposits in trust	90,975,158 21	185,099,694 85
General deposits	214,379,479 39	198,229,029 29
Other liabilities	10,452,062 77	12,106,270 22
Total liabilities	\$396,742,947 71	\$483,739,925 59

SUPPLEMENTARY.

Debts guaranteed and liability thereon,	\$329,682 72	.....
Interest, commissions and profits re- ceived during the year	18,521,883 26	\$19,583,085 42
Interest paid and credited to depositors during the year	6,994,272 17	7,568,462 30
Expenses for the year	2,949,079 84	3,202,240 62
Dividends on capital declared for the year	4,220,000 00	4,354,553 00

* Glens Falls Trust Company not included.

Taxes paid during the year	\$299,596 19	\$312,786 23
Deposits made by order of court for the year	3,715,922 15	2,472,334 16
Total of deposits upon which interest is allowed at this date	277,156,523 36	351,031,687 36
Amount of bonds and mortgages pur- chased	3,337,922 24	4,380,037 04

SECURITIES DEPOSITED.

The securities held in trust by the Superintendent under the law for the protection of depositors with and creditors of the several trust companies on the 1st of January, 1898, are shown in the following table:

	January 1, 1898
United States 2 per cent. bonds.....	\$80,000 00
United States 4 per cent. bonds.....	1,316,000 00
United States 5 per cent. bonds.....	20,000 00
New York city 2½ per cent. bonds	485,000 00
New York city 3 per cent. bonds.....	1,295,000 00
Brooklyn city 3 per cent. bonds	320,000 00
Brooklyn city 3½ per cent. bonds.....	350,000 00
Brooklyn city 4 per cent. bonds.....	100,000 00
Buffalo city 3½ per cent. bonds.....	20,000 00
Rochester city 3½ per cent. bonds.....	80,000 00
Niagara Falls city 4 per cent. bonds	20,000 00
Bonds and mortgages	50,000 00
Cash	378 98
Total	\$4,136,378 98

MISCELLANEOUS CORPORATIONS.

Of the miscellaneous corporations under the supervision of this Department or required to report to it, the Metropolis Finance Company, the Interstate Mortgage Debenture Company and the People's Guaranty and Indemnity Company, all specially chartered corporations, have not yet begun business, and the last two

have not even organized. The Westchester Loan and Trust Company, chartered by special act in 1882, and authorized by another special act, passed in 1895, to change its place of business from New York city to White Plains, has never reported, nor is it engaged in business. The Investors' Securities Company, which was organized by the reorganization committee of the failed Jarvis-Conklin Mortgage Trust Company, reports that it is paying off its obligations as rapidly as collections permit and is making no new loans. The Equitable Securities Company, whose charter gives it trust company powers in the event of its meeting certain requirements and applying to the Banking Department for license and permit, is as yet confining itself to the business of liquidating the old business of the Equitable Mortgage Company.

The number of associations organized under chapter 326 of the Laws of 1895, as amended by chapter 706, also of the Laws of 1895, and chapter 206 of the Laws of 1896, for loaning money upon a pledge or mortgage of personal property, has risen to forty-seven, an increase of eleven since September 30, 1897, and of twenty-two in a year. The list is as follows:

- American Loan and Credit Company, Syracuse.
- American Loan Company, New York city.
- Binghamton Loan Association.
- Brooklyn Loan Association.
- Central Loan Association, Utica.
- Elmira Loan and Security Association.
- Erie County Storage and Loan Company, Buffalo.
- Fidelity Loan Association, New York city.
- Fidelity Loan Company (The), Buffalo.
- Harlem Loan Association, New York city.
- Hinkley Loan Company, Syracuse.
- Kings County Loan Association, Brooklyn.
- Mutual Loan Association, New York city.
- National Loan Association, New York city.
- Niagara Loan Association (The), Buffalo.

Onondaga Loan Association (The), Syracuse.
People's Loan Association (The), Binghamton.
People's Loan Association, Brooklyn.
People's Loan and Security Company, Syracuse.
Provident Loan Company of Buffalo.
Rosenthal Loan Association, Syracuse.
St. Bartholomew's Loan Association, New York city.
Security Loan Company, Syracuse.
Syracuse Loan and Surety Company.
Union Loan Association, Syracuse.
United States Loan Association, New York city.
Mercantile Loan Company, Syracuse.
New York Loan Association, New York.
Greater New York Credit Company, New York.
Industrial Loan Association, New York.
Cayuga Loan Association, Auburn.
Metropolitan Loan Company, New York.
City Loan Association, New York.
Fulton Loan Association, Brooklyn.
Standard Loan Association, New York.
New York Mercantile Loan Association, New York.
Aetna Loan Association, New York.
The Parlor City Loan Association, Binghamton.
The Equitable Loan Association of New York city.
Labor Loan Company, Syracuse.
Home Loan Association, New York.
Nassau Loan Company, Brooklyn.
Montauk Loan Company, Brooklyn.
The Atlas Loan Company, New York.
Collateral Loan Association, New York.
State Loan Association, Brooklyn.

The effect of the statute authorizing these associations is to confer pawn-broking powers and also to legalize usury on chattel mortgages in counties which contain a city having a population of

more than twenty-five thousand. From the reports filed in this Department I select six from which to quote items illustrating their operations.

First. Capitalized at \$50,000; received by the corporation during the year from interest and discount charges, \$14,220.19; for drawing and filing papers and examination of property pledged, \$6,291; operating expenses, \$19,074.44; salary of president and treasurer, \$7,500 each.

Second. The highest rate per cent. on any loan made is reported at ten per cent. per month and the average on all loans about eight and three-fourths per cent. per month.

Third. Capital paid in, \$15,910; received by the corporation during the year from interest and discount charges, \$8,483.52, and for drawing and filing papers and examination of property pledged, \$5,517; operating expenses, \$19,884.80, of which \$14,885 was for salaries, the president receiving \$7,000 per year.

Fourth. Capitalized at \$5,000; interest and discount charges, \$7,243.52; for drawing and filing papers and examination of property pledged, \$4,470; operating expenses, \$11,602.66; salary of the president, \$6,500 per year.

Fifth. Capital paid in, \$33,227.50; interest and discount charges, \$16,297.53; for drawing and filing papers and examination of property pledged, \$7,997.63; operating expenses, \$23,147.79; salary of president and secretary, \$5,000 each; of vice-president, \$2,000.

Sixth. Capitalized at \$2,000; had been operating less than five months at date of report; interest and discount charges, \$454.28; for drawing and filing papers and examination of property pledged, \$864; operating expenses, \$1,742.40; salary of president, \$1,300 per year, and of treasurer, \$1,040 per year.

The statute authorizing these organizations confers upon me no supervisory powers over them except in the event of their accumulating a surplus amounting to fifty per cent. of their capital, a condition which the figures quoted do not indicate will ever be permitted to occur as long as officers can be found who are willing to draw salaries. The showing is commended to the Legislature for such influence upon its action as the facts may be thought to justify, which, I trust, will not be an extension of the application of the law to any additional counties.

RECOMMENDATIONS.

No class of institutions under the supervision of this Department makes anywhere near the percentage of profits that is shown by the personal loan associations, and yet these alone do not contribute toward defraying the Department's expenses. I earnestly recommend that every such association be required to pay to this Department a fee of five dollars for the examination and approval of the bond which it is prescribed they shall file with me annually, and also a fee of two dollars for the examination of each annual report. The statute should further require that the bonds so filed be those of a surety company instead of individuals, it being almost impracticable for me to determine with certainty the sufficiency of bonds where the individual sureties are scattered throughout the State.

The report of the State Board of Tax Commissioners transmitted recently to the Legislature, though disavowing any definitive recommendation on the subject, implies approval of the plan in force in Massachusetts of imposing a small uniform tax directly upon the savings banks, based upon the average of deposits held by them. The report cites the rate of one-half of one per cent. levied in that State and notes that it yields an annual revenue of more than a million and a quarter of dollars. What it neglects to say, an omission of vital consequence in any discussion of the problem, is that the savings banks in Massachusetts are permitted a much wider latitude of investment than is open to those of New York, and that in consequence a tax which is perhaps not burdensome there would be severely oppressive here. If any tax at all is to be put upon these institutions in New York, or upon their depositors, as such, the plan, but not the percentage, here indicated would probably be the most equitable and the least disturbing that could be devised, but I protest emphatically that nothing whatever along this line ought to find favor with your Honorable Body. An intimate knowledge of the affairs of savings banks and of the classes of people composing most of their depositors convinces me, as I think it would convert others similarly informed to the opinion,

that under present conditions every proposition looking to taxation such as is here under discussion is irreconcilable with the principle of equal justice or with that wisdom which seeks to conform administrative policies to the desires and necessities of the governed. At least, not while other personalty commonly escapes assessment, and other financial corporations possess the tax immunities conferred upon them, should the savings bank be singled out for taxation. It is conceded that not more than a seventh of the assessable personal property held in the State is in evidence on the tax rolls, and while this general evasion continues is it likely to increase popular respect for government, does it appeal to the American disposition to give special consideration to the weak and unfortunate, or is there a single element of justice inherent in it anywhere, in directing the first effort toward remedying the evasion of taxation which attaches to personalty against those whose accumulations average but paltry hundreds at the most, and were acquired as petty savings by severe self-denial? While out of the abundance of the rich so little is taken, shall the State wrest from the poor a percentage of the mite that is their all?

Last year the surplus of a savings bank was assessed in at least two instances, and the report of the Board of State Tax Commissioners states, also, that in many localities the savings bank deposits were assessed to the depositors to the full extent to which such deposits became known to the assessors. The individual interests affected by the latter action were separately so small that it is presumed no contest was made on their behalf to escape the tax, but the Newburgh Savings Bank, which was one of the institutions whose surplus was assessed, appealed to the courts, and Justice Hirschberg has recently handed down a decision holding that the express exemption of the statute to the bank covers "surplus" as well as "deposits," and he therefore vacates and sets aside the assessment. The case is to be carried to the Court of Appeals, however, and, though I can not doubt that the finding of that tribunal will confirm Justice Hirschberg's, the entirely safe thing to do is to amend the phrasing of the law so that it shall

specifically cover all such cases in the possible event of an adverse judgment.

In any consideration of the question of what position it is expedient for the State to adopt in regard to this tax problem, the continual downward tendency of interest rates should not be overlooked. Securities of the high class to which the savings banks of New York are confined by law do not now average to yield perhaps more than two-thirds the rate of income realized from them a few years ago. This, coupled with the fact that the tendency is constantly toward even lower rates, forces the apprehension that in the not remote future the rate of dividends must go still lower. This outlook for the depositor should have its proper weight in determining to what taxation he shall be subjected, or what exemptions he shall be permitted to enjoy. Obviously, if the savings bank is to hold its present important relation in the economy of the State, its depositors can not surrender upon reduced dividends the local rates of taxation to which the report of the State Board of Tax Commissioners testifies it has been sought to subject them in many places.

The decision of the Supreme Court of the United States in the case of the Elmira Savings Bank against the failed Elmira National Bank, to the effect that a savings bank deposit is not a preferred claim against a national bank, creates a condition demanding legislative action. The experience of the Elmira Savings Bank in this respect does not stand alone, except in the degree of injury suffered, and even since the year opened an examination by my direction of a small savings bank in the interior of the State disclosed a state of affairs which would have been likely to wreck the institution if the examination had been delayed or if it had been less thorough. The bank had nearly twenty per cent. of its assets on deposit with a national bank, whose weakness and irregularities in management put the whole sum in jeopardy. "An injury done to one is a threat held out to a hundred," is peculiarly true here, and action making recurrence of these dangers practically impossible should not longer be deferred.

No savings bank in New York has lost a dollar in many years, if ever, through the insolvency of any State corporation with which it deposited, the law making the savings bank a preferred creditor in such a case. Protection by a like provision it is not competent for the Legislature to afford as to deposits with national banks, but it may require, as it ought, that no savings bank shall place any of its "available fund" or "temporary deposits" representing "the excess of current daily receipts over the payments" in any national bank except after the officers of the latter shall have given an adequate personal bond guaranteeing the security of the deposit. The State takes no chances with its own funds in this field except upon this precise basis, and it should not permit a hazard to institutions to which it consents to stand in the relation of wardship which it judges imprudent as to its own interests. Otherwise, there stands the constant danger to savings banks of disaster which might prove startling in extent and distressing in its personal consequences.

Sophocles lacked experience with the perennial untruth that the savings banks hold many millions of dollars representing abandoned accounts, or he would not have written that "A lie never lives to be old." The misconception in question has been often attacked and the real facts explained, but it persistently lives and threatens mischief annually. The latest tabulation of statistics bearing on the subject which I have at command is the report submitted by my predecessor to the Constitutional Convention in 1894, which shows that all the savings banks combined had at that date a little more than five thousand accounts out of nearly a million and three-quarters as to which there had not been additions by deposits or diminutions by withdrawals in a period of twenty-two years. These accounts aggregated \$1,443,808.97, or about one-fifth of one per cent. of the savings banks' liabilities. Over fifty banks were without even one account of this character, and only twenty-two had more of them than twenty-five each. Half of the whole sum was held by a single bank in New York, and more than a sixth of it by one other. The same

report also establishes that of this class of accounts which existed in 1890 nearly a quarter of a million dollars had been called for in four years, proving that at least so much of the deposits had not been forgotten or abandoned, but had been designedly left undisturbed until advantage or necessity dictated drafts upon them. With reference to the great bulk of the remainder the fact was undoubtedly the same. Indeed, it is well known to be a common practice for persons to deposit with these institutions having the definite purpose in mind to leave the account untouched until compelled to use the money or until the completion of some remote fixed period. Fathers often open accounts when a child is born, intending that it shall accumulate until the child comes of age. Others thus hold funds for long years in secret lest spendthrift children, wasteful wives or brutal husbands coax or coerce their withdrawal and dissipation, thoughtful that the time may come when they will have no other resource against dependence upon charity. In one instance, knowledge of which recently came to me, a woman who had been unable to add anything to her account, and yet had succeeded in living without it, for over twenty years, explained when the bank officers hunted her out that she was far from having forgotten it, and had religiously abstained from touching it only because it was her burial portion — the assurance that at death she should not become a public charge.

No bank could profit by deposits even if they were abandoned, and none desires any depositor or a depositor's heirs to lose the smallest fraction that is their due. Indeed, active effort is made by banks to look up depositors and to keep active the accounts which are about to become dormant. The liability of a bank to pay an account never ceases. Nevertheless demand arises from time to time not only that the lists of accounts which the law now defines as dormant shall be published, but also that the period required to give an account this designation and character shall be materially shortened, and that the requirement of publication shall apply to accounts which would be thus brought within

the classification. It is even further proposed, usually as the complement of the dormant account scheme, that the savings banks be compelled to publish once a year a list of all their deposits, or to mail a notice annually to each depositor stating the amount his due. This would be simply intolerable, causing inexcusable and enormous expense, and tending to open wide the flood-gates of swindling. A plausible argument may perhaps be built up in favor of giving publicity to the list of really ancient accounts, as to which it may be true that some few, made by persons now deceased, would thus be restored to rightful heirs who are ignorant of their existence. But the realization even here would not be likely to approach expectation, as is strikingly illustrated by experience with reference to moneys held by me as dividends not paid by receivers of failed savings banks. In these instances the lists of persons to whom such moneys are due have been widely published, and, besides, the general statement has been more than once given to the press that over eighty-five thousand dollars of such funds are in my hands ready to be paid over upon proof of the rights of claimants thereto. Yet not one claimant applies himself for payment where a dozen are applied for by attorneys who charge fifty per cent. for making the collection, notwithstanding it involves little labor beyond the writing of a letter. The statement indicates in whose interest mainly the agitation for publication of savings accounts proceeds, and whose would be the harvest if it could succeed. Even so I doubt if I should oppose the demand if it stopped here, and if its only effect would be to deliver to those who are ignorant of their rights something of their due, though that something should be but the half. But when I consider that those to be benefited must be few, under the sweeping proposition which is usually pressed, while those who would be exposed to the wiles and rapacity of sharpers must be counted by the tens of thousands if the full measure of the demand be acceded to, I revolt against it, and urge its summary rejection by the Legislature as often as it may appear.

Another false idea tenaciously held in many quarters is that dormant accounts pay for costly bank buildings. The estimated market value of all the savings bank buildings in the State is over eleven millions of dollars, or almost eight times the total amount of the dormant accounts. Only fourteen such buildings are occupied exclusively by the banks owning them, while nearly seventy yield some return upon their cost besides the rentals they save. A considerable proportion of the buildings which are occupied exclusively by banks are of very moderate cost, while a few represent a large expenditure and are of massive and imposing appearance. To what extent the surplus of a bank may properly be drawn upon for such a purpose is fairly open to differences of opinion. One view would require an institution of the character of a savings bank to tie up no more of its funds in unproductive property than is necessary for the transaction of its business with regard for the reasonable comfort and convenience of its working force and for the accommodation of its customers. Except for the very strongest and richest of the banks this should undeniably be the rule, and before venturing conspicuously from such standard, all trustees might wisely, perhaps, reflect if such departure may not prejudice the savings bank system in the popular mind and give excuse which is too often seized for making attacks upon it. In another view the possession and sole occupancy of a noble structure may give a more adequate impression of the strength, safety and permanency which these institutions really possess, and thus enlist interest in the banks and bring business to them. There is much in the thought, and before condemning the investments for which it is cited as a justification, it should be at least fairly weighed.

The entire cost of the management of the one hundred and thirty-one savings banks in the State for the year 1897 was \$2,445,067.49. This is but \$2.81 for each one thousand dollars of their resources, or only slightly more than one-quarter of one per cent., and it covers not only salaries, but rent, repairs to bank *buildings and every expenditure that can properly be regarded*

as administrative. It is a considerable reduction from the percentage which obtained in 1896, and which was then thought to be most creditably small. The economy which it indicates it should be the study of the officers of the banks to extend and make yet more strict wherever practicable. Their relation is fiduciary, and to their honor be it said the instances of faithlessness among them have been few, while those proving efficiency, zealous interest and even affectionate attention and care are manifold. By exercise of these qualities they not only directly promote the interests of those whose trust they bear, rendering an admirable and beneficent service, but they also thus contribute to disarming and baffling the forces which from honest misconception or with selfish scheming aim at ends which I can not but regard as pernicious.

Respectfully submitted,

FREDERICK D. KILBURN,

Superintendent of Banks.

APPENDIX.

RECEIVERS' REPORTS.

ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.

Name and post-office address of the present receiver: Tunis D. Seaman,
209 South street, Peekskill, N. Y.

Amount due depositors at the date of the closing of the bank..	\$37,868 02
Amount due other creditors at the date of the closing of the bank	Nothing.
Aggregate amount realized from the assets of the institution to January 1, 1898	\$822 06
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months	Nothing.
Total payments to counsel or attorneys during last six months	Nothing.
Total payments for other expenses of the receivership during last six months	Nothing.
Total payments for all expenses of the receivership to the date of this report	\$828 04

No assets except worthless judgments.

YORKVILLE SAVINGS BANK, NEW YORK CITY.

Date of closing of the bank, July 12, 1877.

Name and post-office address of the present receiver: Vedder Van Dyck,
15 Wall street, New York city.

Amount due depositors at the date of the closing of the bank..	\$20,022 13
Amount due other creditors at the date of the closing of the bank	45,364 10

Aggregate amount realized from the assets of the institution to January 1, 1898	\$11,109 12
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months	Nothing.
Total payments to counsel or attorneys during last six months.	Nothing.
Total payments for other expenses of the receivership during last six months	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	\$8,686 00

The assets of the institution give promise of the payment of only a small dividend.

The receivership will be finally closed on termination of one pending suit and final accounting.

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1898, AS COMPILED FROM THEIR REPORTS
TO THE SUPERINTENDENT OF BANKS.

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. THE ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

SELDEN E. MARVIN, President.

WILLIAM S. HACKETT, Treasurer.

TRUSTEES.

RODNEY VOSE,
ALBERT HESSBERG,
JONAS H. BROOKS,
SELDEN E. MARVIN,
GEORGE H. THACHER,

HORACE S. BELL,
GEO. I. AMSDELL,
FRANCIS H. WOODS,
JOHN E. WALKER,
E. DeL. PALMER,
J. W. COX,

EDWARD J. GALLIEN,
JOHN PALMER,
JOHN BOWE,
PERCIVAL N. BOUTON,
CHARLES R. KNOWLES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,868,826 18
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota.....	\$25,000 00	\$29,575 00	\$31,990 00
State of South Dakota.....	25,000 00	25,000 00	26,417 50
State of Idaho	29,000 00	32,948 00	31,699 40
State of Nebraska	27,466 88	27,466 88	27,466 88
State of Washington.....	1,764 88	1,764 88	1,764 88
State of Colorado.....	32,860 89	33,380 69	29,574 80
Cities in other States.....	113,600 00	121,751 15	123,781 04
Cities in this State	589,651 68	639,608 02	666,154 48
Counties in this State.....	21,000 00	23,168 20	22,771 80
Towns in this State.....	61,900 00	66,586 47	65,675 78
Villages in this State	165,700 00	171,219 43	176,165 55
School districts.....	78,600 00	85,380 81	86,406 69
	<u>\$1,171,548 28</u>	<u>\$1,246,777 98</u>	<u>\$1,289,866 75</u>

1,289,866 75

Other real estate, cost, \$18,151; book value, \$17,425.44; estimated present value.....

17,425 44

Cash on deposit in banks or trust companies

263,258 71

Cash on hand.....

8,185 87

Total of collectible interest.....

48,294 58

\$2,985,857 48

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$2,691,777 61
Interest credited or to be credited for the six months ending with December 31, 1897.....

50,211 69

\$2,741,989 80

Surplus.....

243,868 18

\$2,985,857 48

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$177,617 46
From depositors, not including interest credited	709,776 87
From interest on loans, deposits and investments	124,681 58
From rents from other real estate	844 50
From mortgages.....	190,423 68
From redemption of stocks and bonds.....	117,874 61
From all other sources, viz.: Judgment for deficiency on foreclosure.....	1,393 00
	<u>\$1,822,111 09</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$623,599 21
For loans on bonds and mortgages	188,790 41
For stocks and bonds purchased, par value, \$231,402; cost, including premiums, commissions, etc.....	283,095 25
For interest (other than interest payments to depositors).....	1,231 45
For current expenses of the bank, viz.:	
For salaries	\$7,000 00
For expenses of banking house or rent of banking rooms	1,500 00
For other expenses.....	1,500 00
	<u>10,000 00</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,254 80
For taxes on real estate, except banking house.....	196 83
For repairs and other incidental expenses on real estate, except banking house.....	497 97
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	266,444 58
	<u>\$1,323,111 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,325
Number of accounts opened or reopened during the year 1897.....	756
Number of accounts closed during the year 1897.....	533
Total number of deposits received during the year 1897	8,024
Total number of payments to depositors during the year 1897.....	4,536
Amount deposited during the year 1897, not including interest credited for that period.....	\$709,776 87
Amount withdrawn during the year 1897.....	623,599 21
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$48,321 00
January, 1898.....	50,211 09
	<u>98,432 09</u>
Average amount of each account January 1, 1898.....	633 98
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,818 19
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	47

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; incorporated 1874.]

JASPER VAN WORMER, President.

ALBERT V. BENSEN, Secretary.

TRUSTEES.

JASPER VAN WORMER,
SETH WHEELER,
GEORGE H. RUSSELL,
JACOB LEONARD,
WILLIAM N. S. SANDERS,
JOHN M. BAILEY,

FRANK C. HERRICK,
WILLIAM R. PAGE,
JOHN J. WHITE,
JAMES MOORE,
F. C. CURTIS,
SAMUEL S. HATT,
L. HOTALING,

WILLIAM P. RUDD,
JAMES MIX,
A. V. BENSEN,
J. R. CARNELL,
CHARLES A. LAWYER,
ANDREW G. WHITE.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$3,084,982 79
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$200,000 00	\$219,828 50	\$227,975 00	
Ohio State University	80,000 00	80,062 00	83,344 00	
Minnesota warrants	12,618 75	10,852 12	10,852 12	
South Dakota Territory	25,000 00	25,000 00	27,217 50	
Cities in other States	175,800 00	186,815 50	194,866 96	
Cities in this State	968,132 35	1,004,827 92	1,066,171 56	
Counties in this State	277,000 00	291,253 22	308,046 10	
Towns in this State	181,100 00	182,714 00	141,351 68	
Villages in this State	102,500 00	103,120 00	106,979 30	
School districts.....	11,850 00	11,350 00	12,248 48	
	<u>\$1,968,301 10</u>	<u>\$2,071,823 26</u>	<u>\$2,184,052 70</u>	2,184,052 70
Other real estate, cost, \$38,756.86; book value, \$39,032.86; estimated present value.....				41,500 00
Cash on deposit in banks or trust companies.....				222,466 66
Cash on hand.....				25,868 30
Total of collectible interest.....				61,827 20
Amount of all other assets, viz.:				
Steel safe.....			\$1,200 00	
Balance due from mortgagors, appraising property.....			1,289 05	
				<u>2,489 05</u>
				<u><u>\$5,622,681 70</u></u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$5,815,947 49
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898.....	\$50,000 00
Balance of suspense account	271 00
	<u>50,271 00</u>
Surplus.	256,463 21
	<u><u>\$5,622,681 70</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$386,743 71
From depositors, not including interest credited.....	1,705,280 47
From interest on loans, deposits and investments.....	214,418 29

From rents from other real estate.....	\$358 95
From mortgages.....	176,844 48
From redemption of stocks and bonds.....	266,167 48
From all other sources, viz.:	
Premium for release of mortgage.....	\$525 00
Reduction of premium on securities.....	20,568 85
Suspense account.....	611 00
Appraisalment expense account.....	445 05
	<u>22,164 40</u>
	<u><u>\$3,621,473 78</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,845,886 04
For loans on bonds and mortgages.....	660,352 75
For stocks and bonds purchased, par value, \$301,850; cost, including premiums, commissions, etc..	815,628 21
For current expenses of the bank, viz.:	
For salaries	\$6,505 02
For expenses of banking house or rent of banking rooms.	2,500 00
For other expenses.....	2,296 62
	<u>11,308 64</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	87,769 04
For taxes on real estate, except banking house	895 00
For repairs and other incidental expenses on real estate, except banking house.....	239 45
Other payments, viz.:	
State bank examiners	\$175 00
Albany County Bank, stenographer, stamps, etc	500 00
Advanced to committees, account appraisements.....	688 64
Suspense account.....	255 00
	<u>1,618 64</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	248,829 96
	<u><u>\$3,621,473 78</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	7,843
Number of accounts opened or reopened during the year 1897..	1,631
Number of accounts closed during the year 1897	1,154
Total number of deposits received during the year 1897..	11,408
Total number of payments to depositors during the year 1897..	8,667
Amount deposited during the year 1897, not including interest credited for that period	\$1,705,280 47
Amount withdrawn during the year 1897.....	1,845,886 04
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897	\$92,757 12
October, 1897	96,358 23
Credited at other periods	99 21
	<u>191,214 59</u>
Average amount of each account January 1, 1898	677 79
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Number of accounts which exceeded \$8,000 at the last trial bal- ance of depositors' ledgers.....	<u><u>2</u></u>

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

3. THE ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[71 State street; incorporated 1856.]

WILLIAM DALTON, President.

ABRAHAM V. DEWITT, Treasurer.

TRUSTEES.

JOHN E. McELROY,
MICHAEL DELEHANTY,
GEORGE P. WILSON,
JOHN BLACKBURN,
ABRAHAM V. DEWITT,
JOHN D. PARSONS, Jr.,
JAMES MCKINNEY,

WILLIAM DALTON,
NORTON CHASE,
THOMAS W. CANTWELL,
JOHN C. HUBRELL,
C. P. WILLIAMS, Jr.,
MARTIN D. CONWAY,

JOHN J. GALLOGLY,
MATTHEW J. WALLACE,
CHARLES H. GAUS,
JOSEPH A. LANSING,
LEONARD G. TEN EYCK,
JOHN DEWITT PELTZ,
JACOB S. FRIEDMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$671,176 28
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$160,000 00	\$170,125 00	\$189,750 00
State of South Dakota	25,000 00	25,834 68	25,500 00
State of Washington	25,598 40	25,890 30	25,598 40
State of Nebraska warrants....	300 00	300 00	300 00
State of Colorado warrants	37,844 12	38,296 98	35,951 91
State of New Hampshire	500 00	522 50	500 00
Cities in other States	79,000 00	85,738 25	86,516 00
Cities in this State	314,584 44	324,242 02	339,133 45
Towns in this State	8,321 47	8,632 47	8,487 90
Villages in this State	62,791 22	56,235 15	56,646 34
School districts	13,800 00	14,530 10	14,370 68
	<u>\$717,739 65</u>	<u>\$750,694 14</u>	<u>\$783,095 28</u>

783,095 28

Other real estate, cost, \$3,546.96; book value, \$3,400; estimated present value..... 2,400 00
Cash on deposit in banks or trust companies..... 77,986 83
Cash on hand..... 8,772 54
Total of collectible interest..... 40,046 98

\$1,578,477 86

LIABILITIES.

Amount due depositors, viz: Principal..... \$1,408,597 17
Other liabilities, viz.:

Interest accrued on deposits to January 1, 1897 (estimated) \$12,988 27
Expenses incurred, but unpaid (estimated)..... 358 67

18,841 94

Surplus 161,588 75

\$1,578,477 86

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..... \$97,982 98
From depositors, not including interest credited..... 508,886 40
From interest on loans, deposits and investments 58,775 77
From rents from other real estate..... 849 00
From mortgages..... 50,483 08
From redemption of stocks and bonds..... 58,487 58

From stocks and bonds sold, par value, \$30,000; amount received therefor.....	\$20,460 00
From loans paid.....	7,000 00
From real estate sold....	9,465 46
	<hr/>
	\$306,849 25
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$376,423 16
For loans on bonds and mortgages.....	182,654 89
For stocks and bonds purchased, par value, \$145,155; cost, including premiums, commissions, etc.....	153,581 64
For interest (other than interest payments to depositors).....	1,148 67
For current expenses of the bank, viz.:	
For salaries.....	\$4,999 93
For expenses of banking house or rent of banking rooms.....	1,600 00
For other expenses.....	1,407 95
	<hr/>
	8,007 87
For taxes on real estate, except banking house....	581 04
For repairs and other incidental expenses on real estate, except banking house.....	241 51
Other payments, viz.:	
Advanced for protection of foundation, mortgaged premises.....	\$150 00
Legal expenses.....	792 14
Loss on sale of real estate.....	965 46
Examination by State Banking Department.....	100 00
	<hr/>
	2,007 60
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	81,759 87
	<hr/>
	\$306,849 25
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,934
Number of accounts opened or reopened during the year 1897.....	878
Number of accounts closed during the year 1897.....	287
Total number of deposits received during the year 1897.....	2,423
Total number of payments to depositors during the year 1897..	2,408
Amount deposited during the year 1897, not including interest credited for that period.....	\$508,886 40
Amount withdrawn during the year 1897.....	876,423 16
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897.....	\$24,054 19
October, 1897.....	25,746 53
Credited at other periods.....	22 64
	<hr/>
	49,823 85
Average amount of each account January 1, 1898.....	725 74
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	53
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$5,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

4. ALBANY SAVINGS BANK, ALBANY.

[89 State street; incorporated 1820.]

J. HOWARD KING, President.**THEODORE TOWNSEND, Treasurer.****TRUSTEES.**

J. HOWARD KING,
JAMES D. WASSON,
JACOB H. TEN EYCK,
J. WILBUR TILLINGHAST,
CLARENCE RATHBONE,
GRANGE SARD,

HENRY T. MARTIN,
MARCUS T. HUN,
ABRAHAM LANSING,
WM. B. VAN RENSSELAER,
LEDYARD COGSWELL,
WILLIAM KIDD,

EDWARD N. MCKINNEY,
ACORS RATHBUN,
WM. M. VAN ANTWERP,
CHARLES TRACEY,
B. WALWORTH ARNOLD,
LEARNED HAND.

**FINANCIAL.
RESOURCES.**

Bonds and mortgages..... \$0,748,781 51
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,500,000 00	\$1,708,539 13	\$1,680,000 00
State of New Hampshire.....	10,500 00	12,648 75	11,525 00
State of Massachusetts.....	48,600 00	59,250 00	49,572 00
State of Kansas.....	46,000 00	62,100 00	46,460 00
Cities in other States.....	2,583,059 45	2,864,698 75	2,748,451 80
Cities in this State.....	5,198,644 83	6,180,475 28	5,917,142 03
Counties in this State.....	392,000 00	425,401 38	408,890 00
Towns in this State.....	46,000 00	50,288 40	47,400 00
Villages in this State.....	212,500 00	221,619 87	219,265 00
	<u>\$10,037,304 28</u>	<u>\$11,580,011 56</u>	<u>\$11,128,705 83</u>
			11,128,705 83

Banking house and lot, cost, \$224,062.05; book value,
\$168,368.29; estimated present value..... 168,368 29
Cash on deposit in banks or trust companies..... 1,381,112 17
Cash on hand..... 161,193 43
Total of collectible interest..... 288,468 78
\$22,726,620 06

LIABILITIES.**Amount due depositors, viz.:**

Principal..... \$19,975,608 73
Interest credited or to be credited for the six months
ending with December 31, 1897..... 878,428 09
\$20,854,036 81
Surplus..... 2,872,583 25

\$22,726,620 06**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897,
before transactions of the day..... \$1,168,238 89
From depositors, not including interest credited..... 4,925,202 71
From interest on loans, deposits and investments..... 923,228 88
From rents from banking house..... 2,262 50
From mortgages..... 547,693 49
From redemption of stocks and bonds..... 882,684 50
From all other sources, viz.: Overplus of cash from April 2,
1878, to March 1, 1895, credited to surplus fund on June 30,
1897..... 747 20
\$7,950,003 67

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them	\$4,045,781 68
For loans on bonds and mortgages	695,500 00
For stocks and bonds purchased, par value, \$1,466,440.58; cost, including premiums, commissions, etc	1,617,810 29
For interest (other than interest payments to depositors)	11,718 88
For current expenses of the bank, viz.:	
For salaries	\$31,197 54
For expenses of banking house or rent of banking rooms	8,179 23
For other expenses	14,512 27
	<hr/> 48,889 04
Other payments, viz.:	
Interest which has not been credited	\$307 66
Shortages in cash	146 60
Loss in foreclosure	789 75
On account of new banking house	86,808 29
	<hr/> 88,052 30
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	1,442,805 68
	<hr/> <u>\$7,950,002 67</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	83,531
Number of accounts opened or reopened during the year 1897	5,798
Number of accounts closed during the year 1897	8,900
Total number of deposits received during the year 1897	40,608
Total number of payments to depositors during the year 1897	82,656
Amount deposited during the year 1897, not including interest credited for that period	\$4,925,203 71
Amount withdrawn during the year 1897	4,045,781 68
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$361,911 66
January, 1898	878,428 09
Paid but not credited at other periods	807 66
	<hr/> 740,647 41
Average amount of each account January 1, 1898	625 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	20,948 01
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	331
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	7
Total amount of such accounts	<hr/> \$69,756 55

Rate per cent of dividends or interest to depositors during the year 1897,
2½, 3½ and 4 per cent.

5. COHOES SAVINGS INSTITUTION, COHOES.

[38 Remsen street; incorporated 1851.]

WILLIAM T. DODGE, President.

CHARLES R. FORD, Treasurer.

TRUSTEES.

HENRY AIRD,
G. H. McDOWELL,
GEO. NEIL,
HENRY A. STRONG,
JAMES WHITE,
CHAS. R. FORD,GEORGE R. WILSDON,
WM. T. DODGE,
JAMES H. MASTEN,
GEORGE DIXON,
JONATHAN HILLER,
BENJ. F. CLARKE,P. S. HOLSAPPLE,
A. T. CALKINS,
JAMES W. ABLETT,
J. L. ARCHAMBEAULT,
JACOB A. BROOKS,
FRANK O. REAVEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$585,868 03
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost	Estimated market value.	
State of Alabama.....	\$30,000 00	\$31,234 59	\$31,720 00	
State of Florida.....	6,900 00	7,848 86	7,710 00	
State of Idaho	15,000 00	16,692 12	16,050 00	
State of Indiana	12,000 00	11,580 16	12,000 00	
State of Louisiana.....	17,500 00	17,787 60	18,200 00	
State of North Dakota.....	10,000 00	11,096 17	10,600 00	
State of South Dakota	25,000 00	25,898 18	26,820 00	
State of Tennessee.....	25,000 00	27,234 25	27,500 00	
Cities in other States.....	272,000 00	303,613 11	303,085 00	
Cities in this State.....	446,165 72	468,856 87	469,795 72	
Counties in this State	50,000 00	51,738 15	50,950 00	
Towns in this State	42,000 00	45,546 08	44,405 00	
Villages in this State	208,000 00	219,266 18	217,550 00	
	<u>\$1,159,565 72</u>	<u>\$1,233,881 89</u>	<u>\$1,235,335 72</u>	1,235,335 72
Other real estate, cost, \$11,808.31; book value, \$11,808.31; estimated present value				11,800 00
Cash on deposit in banks or trust companies.....				100,669 74
Cash on hand.				2,558 65
Total of collectible interest				24,142 45
Amount of all other assets, viz.:				
Taxes paid on property mortgaged to institution.....			\$488 50	
Suspense account.....			118 89	
				<u>556 89</u>
				<u>\$1,960,427 07</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,780,550 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	83,436 81	
		\$1,818,986 87
Other liabilities, viz. Rent account.....		140 86
Surplus		146,299 54
		<u>\$1,960,427 07</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.	\$119,655 00
From depositors, not including interest credited.....	481,682 88
From interest on loans, deposits and investments.....	84,552 07

From rents from other real estate.....	\$515 00
From mortgages.....	47,477 57
From redemption of stocks and bonds.....	59,742 11
From stocks and bonds sold, par value, \$7,500; amount received therefor.....	7,500 00
From real estate sold.....	2,185 00
From all other sources, viz.:	
Taxes paid for mortgagors	\$997 28
Credited suspense account, over cash.....	5 00
Part payment on land contract.....	25 00
Interest and taxes on same	14 11
	<u>1,041 39</u>
	<u><u>\$754,850 52</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$408,600 67
For loans on bonds and mortgages.....	50,750 00
For stocks and bonds purchased, par value, \$174,500; cost, including premiums, commissions, etc.....	189,383 98
For current expenses of the bank, viz.:	
Salaries	\$2,100 00
For expenses of banking house or rent of banking rooms.....	1,000 00
For other expenses.....	996 80
	<u>4,096 80</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,560 00
For taxes on real estate, except banking house	1,285 26
For repairs and other incidental expenses on real estate, except banking house	414 83
Other payments, viz.: Charged suspense account, short cash..	80 60
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	108,228 89
	<u><u>\$754 850 52</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,041
Number of accounts opened or reopened during the year 1897.....	1,019
Number of accounts closed during the year 1897.....	683
Total number of deposits received during the year 1897.....	7,120
Total number of payments to depositors during the year 1897.....	6,028
Amount deposited during the year 1897, not including interest credited for that period	\$431,682 38
Amount withdrawn during the year 1897.....	408,600 67
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$22,741 73
January, 1898.....	33,436 81
	<u>66,178 04</u>
Average amount of each account January 1, 1898.....	859 84
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,588 20
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	<u><u>25</u></u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[13 North Pearl street; incorporated 1871.]

JAMES TEN EYCK, President.

JOHN D. CAPRON, Treasurer.

TRUSTEES.C. E. ARGERSINGER,
JOHN D. CAPRON,
JOHN H. FARRELL,
CHARLES C. LODEWICK,
JAMES TEN EYCK,ANDREW E. MATHER,
DAVID A. THOMPSON,
VREELAND H. YOUNGMAN,
THOMAS AUSTIN,
WALTER McEWAN,WILLIAM H. WEAVER,
PETER KINNEAR,
SAMUEL L. MUNSON,
CHARLES W. MEAD,
HENRY RUSSELL,**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... **\$975,284 51**
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Colorado warrants.....	\$15,298 41	\$15,604 40	\$15,298 41	
State of Tennessee	25,000 00	27,000 00	27,000 00	
Cities in other States.....	101,900 00	109,500 50	111,475 00	
Cities in this State	383,035 90	398,537 62	404,525 61	
Counties in this State.....	1,000 00	1,010 00	1,000 00	
Towns in this State.....	78,100 00	80,194 00	79,167 20	
Villages in this State	201,500 00	210,311 20	212,865 00	
School districts.....	80,225 00	85,413 58	86,861 62	
	<u>\$884,059 31</u>	<u>\$927,571 30</u>	<u>\$938,193 84</u>	938,193 84
Banking house and lot, cost, \$74,885.88; book value, \$74,885.88; estimated present value.....				74,885 88
Other real estate, cost, \$7,698.17; book value, \$7,698.17; estimated present value.....				7,698 17
Cash on deposit in banks or trust companies.....				102,277 42
Cash on hand.....				618 78
Total of collectible interest.....				28,024 91
				<u>\$2,126,923 51</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$1,966,365 46
Interest credited or to be credited for the six months ending with December 31, 1897.....	33,004 57
	<u>\$2,021,270 03</u>

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1898.....	\$1,376 24
Expenses incurred, but unpaid.....	74 64
	<u>1,450 88</u>

Surplus.....	104,301 50
	<u>\$2,126,923 51</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$120,298 48
From depositors, not including interest credited.....	865,434 54
From interest on loans, deposits and investments.....	75,765 24
From rents from banking house.....	2,583 34
From rents from other real estate.....	178 16
From mortgages.....	75,835 86

From redemption of stocks and bonds.....	\$29,239 00
From stocks and bonds sold, par value, \$371,531; amount received therefor	286,760 35
From loans paid.....	84,720 85
From real estate sold.....	4,450 00
From all other sources, viz.:	
Sale of old furniture.....	\$45 35
Rebate on insurance.....	4 70
	<u>49 95</u>
	<u>\$1,494,860 77</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$515,810 89
For loans on bonds and mortgages	336,775 75
For loans on pledge of securities.....	9,720 85
For stocks and bonds purchased, par value, \$473,681.65; cost, including premiums, commissions, etc.....	494,886 06
For interest (other than interest payments to depositors).....	2,819 49
For current expenses of the bank, viz.:	
For salaries.....	\$4,350 00
For expenses of banking house or rent of banking rooms.....	4,040 00
For other expenses.....	1,373 10
	<u>9,663 16</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,075 84
For taxes on real estate, except banking house.....	67 83
For repairs and other incidental expenses on real estate, except banking house.....	79 49
Other payments, viz.:	
On account of construction of new building.....	\$31,068 81
Furniture and fixtures.....	569 45
	<u>21,621 26</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	103,891 20
	<u>\$1,494,860 77</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,484
Number of accounts opened or reopened during the year 1897.....	1,078
Number of accounts closed during the year 1897.....	593
Total number of deposits received during the year 1897.....	6,454
Total number of payments to depositors during the year 1897.....	4,540
Amount deposited during the year 1897, not including interest credited for that period.....	\$365,484 54
Amount withdrawn during the year 1897.....	515,810 89
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$38,900 53
January, 1898.....	33,004 57
Credited at other periods, April and October.....	5,087 06
	<u>66,943 15</u>
Average amount of each account January 1, 1898.....	580 15
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	<u>33</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

7. THE MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, President.

G. G. DAVIDSON, Secretary and Treasurer.

TRUSTEES.DUDLEY OLCOTT,
RUFUS W. PECKHAM,
GEORGE G. DAVIDSON,
ROBERT OLCOTT,CHARLES NEWMAN,
EZRA G. BENEDICT,
JOSEPH W. RUSSELL,
ISAAC D. F. LANSING,JAMES MCCREDIE,
DANIEL LEONARD,
ERASTUS D. PALMER,
WILLIAM J. WALKER.**FINANCIAL.
RESOURCES.**

Bonds and mortgages.....				\$695,550 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$100,000 00	\$110,085 00	\$116,000 00	
State of Massachusetts	25,000 00	25,375 00	25,000 00	
Cities in other States	289,000 00	433,058 75	418,402 50	
Cities in this State	627,000 00	740,536 88	762,472 50	
Counties in this State.....	154,000 00	172,407 87	161,973 74	
Villages in this State	25,000 00	25,000 00	25,000 00	
	<u>\$1,320,000 00</u>	<u>\$1,506,468 50</u>	<u>\$1,508,848 74</u>	1,508,848 74
Cash on deposit in banks or trust companies				193,626 12
Cash on hand				8,690 83
Total of collectible interest.....				27,499 28
				<u>\$2,434,214 97</u>

LIABILITIES.

Amount due depositors, viz.: Principal	\$2,028,378 67
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898	18,818 21
Surplus	387,023 09
	<u>\$2,434,214 97</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day ..	\$160,204 78
From depositors, not including interest credited.....	339,752 25
From interest on loans, deposits and investments.....	100,918 41
From mortgages.....	41,050 00
From redemption of stocks and bonds.....	47,000 00
	<u>\$688,925 44</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$351,580 87
For loans on bonds and mortgages.....	70,000 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc.....	59,108 80
For current expenses of the bank, viz.:	
For salaries.....	\$3,600 00
For expenses of banking house or rent of banking rooms.	2,000 00
For other expenses.....	318 82
	<u>5,918 82</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	202,816 95
	<u>\$688,925 44</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,094
Number of accounts opened or reopened during the year 1897.....	552
Number of accounts closed during the year 1897.....	552
Total number of deposits received during the year 1897.....	8,906
Total number of payments to depositors during the year 1897.....	4,123
Amount deposited during the year 1897, not including interest credited for that period.....	\$339,752 25
Amount withdrawn during the year 1897	851,580 87
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897	\$37,488 47
October, 1897	88,057 00
	75,545 47
Average amount of each account January 1, 1898	432 12
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	14,812 84
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	\$24,584 63

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.

8. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1873.]

JOHN CLUTE, President.

LeROY VERMILYEA, Secretary.

TRUSTEES.

JOHN CLUTE,
HUGH GRAHAM,
C. HOULIHAN,
GEORGE OLIVER,
WILLIAM STANTON,
GEORGE M. CARROLL.

JAMES S. CLUTE,
A. J. GRIFFIN,
E. N. PAGE,
WILLIAM E. THORN,
LeROY VERMILYEA,
LUKE KAVANAUGH.

C. A. WALDRON,
EDWARD FOLEY,
E. W. LANSING,
FRANK TESSIER,
RODNEY WILCOX,
MARTIN GILMORE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$366,070 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Par value.	Actual cost. Estimated market value.
State of Nebraska warrants ...	\$15,873 02 \$15,873 02 \$15,873 02
Cities in other States	20,000 00 21,775 00 21,775 00
Cities in this State.....	46,089 00 48,734 97 48,284 00
Counties in this State	8,000 00 8,294 88 8,000 00
Towns in this State.....	56,950 00 60,625 92 58,240 00
Villages in this State	222,500 00 233,640 31 228,380 00
School districts.....	15,900 00 16,388 91 16,138 00
	\$385,312 02 \$405,342 01 \$396,659 02
Other real estate, cost, \$943.55; book value, \$943.55; estimated present value.....	943 55
Cash on deposit in banks or trust companies.....	50,000 00
Cash on hand	11,986 89
Total of collectible interest.....	12,816 10
	\$338,425 56

LIABILITIES.

Amount due depositors, viz.:

Principal	\$771,187 95	
Interest credited or to be credited for the six months ending with December 31, 1897	14,642 60	
		\$785,830 55
Surplus		52,595 01
		<u>\$838,425 56</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$85,145 51
From depositors, not including interest credited	187,866 70
From interest on loans, deposits and investments	87,251 10
From rents from other real estate	49 00
From mortgages	88,095 50
From redemption of stocks and bonds	6,100 00
	<u>\$329,007 81</u>

PAYMENTS.

To depositors, including interest paid to them	\$190,950 35
For loans on bonds and mortgages	28,480 00
For stocks and bonds purchased, par value, \$45,878.02; cost, including premiums, commissions, etc	48,358 52
For current expenses of the bank, viz.:	
For salaries	\$2,450 00
For expenses of banking house or rent of banking rooms	800 00
For other expenses	251 59
	<u>3,001 59</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	943 55
For repairs and other incidental expenses on real estate, except banking house	82 45
Other payments, viz.: Loss on sale under foreclosure	354 46
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	61,936 89
	<u>\$329,007 81</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	1,610
Number of accounts opened or reopened during the year 1897	801
Number of accounts closed during the year 1897	269
Total number of deposits received during the year 1897	2,096
Total number of payments to depositors during the year 1897	1,874
Amount deposited during the year 1897, not including interest credited for that period ..	\$187,866 70
Amount withdrawn during the year 1897	190,950 35
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$14,325 97
January, 1898	14,642 60
	<u>28,968 57</u>
Average amount of each account January 1, 1898	488 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,546 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	9

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; incorporated 1868.]

JOHN H. VAN ANTWERP, President.

A. P. STEVENS, Treasurer.

TRUSTEES.

JOHN H. VAN ANTWERP,
D. L. VAN ANTWERP,
JAMES H. MANNING,
J. TOWNSEND LANSING,
CHARLES J. BUCHANAN,
SIMON W. ROSENDALE,

MICHAEL N. NOLAN,
JOHN G. MYERS,
ROBERT L. FRYER,
WILLIAM G. RICE,
GARRET A. VAN ALLEN,

HORACE G. YOUNG,
HARRY C. CUSHMAN,
ALBERT VAN DER VEER,
WALTER M. WOODWARD,
CHARLES GIBSON,
WALLACE N. HOBTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,546,850 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$145,000 00	\$156,887 50	\$163,425 00
State of Massachusetts	50,000 00	50,625 00	50,625 00
State of New Hampshire	80,000 00	81,780 00	83,000 00
Cities in other States	782,500 00	820,770 25	831,640 00
Cities in this State	2,552,754 49	2,635,199 34	2,759,305 89
Counties in this State	418,500 00	431,031 70	439,700 00
Towns in this State	44,223 65	45,043 45	45,848 45
Villages in this State	268,500 00	280,150 00	286,420 00
School districts	28,500 00	29,050 00	29,235 00
	<u>\$4,814,981 15</u>	<u>\$4,530,087 25</u>	<u>\$4,685,758 85</u>

Other real estate, cost, \$54,240.44; book value, \$50,240; estimated present value..... 50,240 00
Cash on deposit in banks or trust companies..... 685,058 05
Cash on hand..... 88,784 17
Total of collectible interest..... 80,699 45

\$9,087,890 53

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$8,139,557 96
Interest credited or to be credited for the six months ending with December 31, 1897..... 153,793 21

\$8,293,351 17

Surplus..... 744,039 35

\$9,037,390 53

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,
before transactions of the day..... \$346,987 19
From depositors, not including interest credited..... 2,486,834 74
From interest on loans, deposits and investments..... 365,831 90
From rents from other real estate..... 1,564 30
From mortgages..... 192,200 00
From redemption of stocks and bonds..... 609,860 75
From real estate sold..... 50,000 00

\$4,552,278 78

PAYMENTS.

To depositors, including interest paid to them.....	\$2,197,519 66
For loans on bonds and mortgages.....	594,250 00
For stocks and bonds purchased, par value, \$945,500; cost, including premiums, commissions, etc	997,840 58
For interest (other than interest payments to depositors).....	8,719 78
For current expenses of the bank, viz.:	
For salaries	\$10,200 00
For expenses of banking house or rent of banking rooms.....	2,000 00
For other expenses	4,471 53
	16,671 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,500 00
For taxes on real estate, except banking house.....	2,039 76
For repairs and other incidental expenses on real estate, except banking house.....	895 25
Other payments, viz.: Loss on sale of real estate.....	6,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	728,842 22
	<u>\$4,552,278 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	11,118
Number of accounts opened or reopened during the year 1897.....	2,202
Number of accounts closed during the year 1897.....	2,042
Total number of deposits received during the year 1897.....	14,610
Total number of payments to depositors during the year 1897.....	18,685
Amount deposited during the year 1897, not including interest credited for that period	\$3,486,834 74
Amount withdrawn during the year 1897.....	2,197,519 66
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$148,066 78
January, 1898.....	153,793 21
	301,859 99
Average amount of each account January 1, 1898.....	746 27
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	12,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	5
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	5
Total amount of such accounts.....	<u>\$50,038 04</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
per cent.

BROOME COUNTY.

10. THE BINGHAMTON SAVINGS BANK, BINGHAMTON.

[86 Court street; incorporated 1867.]

WILLIAM H. WILKINSON, President.

CHAS. W. GENNET, Treasurer.

TRUSTEES.

JAMES B. WEED,
CHAS. A. WEED,
CHARLES M. STONE,
JOHN G. ORTON,G. L. SESSIONS,
EDWARD C. SMITH,
WILLIAM H. WILKINSON,
S. J. HIRSCHMANN,
CHARLES F. SISSON,JOHN BAYLESS,
GEORGE M. HARRIS,
EDWARD P. McKINNEY,
CHARLES W. GENNET.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$715,450 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States	\$250,000 00	\$270,767 10	\$280,000 00	
State of New York	50,000 00	50,375 00	51,000 00	
Cities in this State	577,421 28	603,862 14	584,569 27	
Counties in this State	60,000 00	61,479 00	61,164 00	
Towns in this State	186,400 00	189,174 53	140,740 07	
	<u>\$1,073,821 92</u>	<u>\$1,125,667 77</u>	<u>\$1,117,473 34</u>	
				1,117,473 34
Cash on deposit in banks or trust companies.....				171,000 00
Cash on hand.....				8,082 55
Total of collectible interest.....				20,932 25
				<u>\$2,032,888 14</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,868,569 04	
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,152 51	
	<u>\$1,897,721 55</u>	
Surplus.....	145,166 59	
	<u>\$2,032,888 14</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$129,180 93
From depositors, not including interest credited	1,218,615 69
From interest on loans, deposits and investments.....	70,905 64
From mortgages.....	98,150 00
From redemption of stocks and bonds.....	268,548 40
	<u>\$1,775,850 66</u>

PAYMENTS.

To depositors, including interest paid to them	\$954,594 50
For loans on bonds and mortgages.....	126,850 00
For stocks and bonds purchased, par value, \$491,970.82; cost, including premiums, commissions, etc.....	504,223 80
For interest (other than interest payments to depositors).....	618 41

For current expenses of the bank, viz.:

For salaries.....	\$7,200 00	
For expenses of banking house or rent of banking rooms.....	1,500 00	
For other expenses.....	1,336 40	
		\$10,036 40

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	179,032 55	
		\$1,775,850 66

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,648	
Number of accounts opened or reopened during the year 1897.....	1,574	
Number of accounts closed during the year 1897.....	745	
Total number of deposits received during the year 1897.....	15,958	
Total number of payments to depositors during the year 1897.....	18,002	
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,218,615 69	
Amount withdrawn during the year 1897.....	958,674 10	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$26,488 39	
January, 1898.....	29,152 51	
Paid but not credited at other periods.....	920 40	
		56,561 30
Average amount of each account January 1, 1898.....	218 41	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,298 66	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	21	

Rate per cent. of dividends or interest to depositors during the year 1897, $8\frac{1}{4}$ per cent.

11. THE CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

GEO. A. KENT, President.

JOHN MANIER, Treasurer.

TRUSTEES.

GEORGE A. KENT,
MICHAEL McMAHON,
HENRY MAREAN,
JAMES W. MANIER,

WILLIAM G. PHELPS,
JAMES PRENDERGAST,
EDWARD L. ROSE,
CHARLES E. LEE,
ASA R. TWEEDY,

JAMES W. STURTEVANT,
C. F. HOTCHKISS,
JAMES E. ROGERS,
JOHN MANIER..

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$389,613 08	
Stock and bond investments, viz.:		

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$31,000 00	\$31,686 63	\$34,100 00
Cities in this State.....	11,000 00	11,300 00	11,000 00
Towns in this State.....	71,600 00	72,485 00	74,411 00
Villages in the State.....	29,500 00	30,682 50	30,600 00
	\$143,100 00	\$146,154 13	\$150,111 00

Other real estate, cost, \$38,683.88; book value, \$36,432.60; estimated present value.....	48,685 00	
Cash on deposit in banks or trust companies.....	175,500 01	
Cash on hand.....	4,888 12	
Total of collectible interest.....	11,686 79	

\$775,484 00

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$685,957 20
Interest credited or to be credited for the six months ending with December 31, 1897.....	4,901 85

\$690,859 14

Surplus.....	84,624 86
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\$775,484 00

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$159,085 07
From depositors, not including interest credited.....	174,635 98
From interest on loans, deposits and investments.....	80,750 69
From rents from other real estate.....	780 50
From mortgages.....	85,531 57
From redemption of stocks and bonds.....	41,000 00
From real estate sold.....	2,865 60
From all other sources, viz.:	
Profit on sale of real estate.....	\$1,500 00
Losses recovered, exchange, etc.....	104 31
Exchanges.....	17 92
	<hr/> 1,622 23
	<hr/> <hr/> \$445,270 99

PAYMENTS.

To depositors, including interest paid to them.....	\$178,163 21
For loans on bonds and mortgages.....	60,770 00
For stocks and bonds purchased, par value, \$4,500; cost, including premiums, commissions, etc.....	4,957 50
For interest (other than interest payments to depositors).....	108 21
For current expenses of the bank, viz.:	
For salaries.....	\$4,400 00
For expenses of banking house or rent of banking rooms.....	1,600 31
For other expenses.....	570 54
	<hr/> 6,570 54
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,000 00
For taxes on real estate, except banking house.....	748 63
For repairs and other incidental expenses on real estate, except banking house.....	800 37
Other payments, viz.:	
Attorney fees and legal expenses.....	\$6,118 17
Loss on foreclosure.....	2,251 24
Insurance.....	94 95
Safe.....	300 00
	<hr/> 8,764 40
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	180,888 18
	<hr/> <hr/> \$445,270 99

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	6,806
Number of accounts opened or reopened during the year 1897.....	283
Number of accounts closed during the year 1897.....	815
Total number of deposits received during the year 1897.....	2,424
Total number of payments to depositors during the year 1897.....	2,569
Amount deposited during the year 1897, not including interest credited for that period.....	\$174,635 98
Amount withdrawn during the year 1897.....	178,163 21

CAYUGA COUNTY.

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Amount of interest credited and paid for the year 1897, viz.:

July, 1897.....	\$4,702 51	
January, 1898.....	4,901 85	
Credited at other periods.....	270 63	
		\$9,874 99
Average amount of each account January 1, 1898.....		101 51
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate		8,052 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....		<u>1</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

CAYUGA COUNTY.

12. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1849.]

EDWIN R. FAY, President.

E. H. TOWNSEND, Treasurer.

TRUSTEES.

WILLIAM C. BEARDSLEY,	GEORGE UNDERWOOD,	DAVID WADSWORTH,
ORLANDO LEWIS,	NELSON B. ELDRED,	GEORGE H. NYE,
DAVID M. DUNNING,	WILLIAM E. KEELER,	EDWARD H. TOWNSEND,
THOMAS M. OSBORNE,	HENRY D. TITUS,	ROBERT L. ROMIG.
	EDWIN R. FAY,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$979,481 70
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$330,000 00	\$345,961 72	\$371,012 50
District of Columbia.....	100,000 00	92,125 00	115,000 00
State of Indiana.....	70,000 00	70,300 00	70,000 00
State of Wyoming	15,000 00	16,667 40	17,100 00
State of South Dakota.....	20,000 00	20,580 00	20,000 00
Cities in other States	116,000 00	124,650 40	126,434 20
Cities in this State	383,838 75	402,310 75	408,185 92
Counties in this State.....	6,000 00	6,226 08	6,000 00
Towns in this State	30,000 00	32,491 00	32,420 30
Villages in this State	151,500 00	162,949 10	159,157 25
School districts	120,500 00	133,664 50	133,508 30
	<u>\$1,341,838 75</u>	<u>\$1,412,931 95</u>	<u>\$1,461,227 47</u>

Banking house and lot, cost, \$188,922.81; book value, \$75,000; estimated present value.....	75,000 00
Other real estate, cost, \$23,627.79; book value, \$24,209.79; estimated present value.....	21,082 66
Cash on deposit in banks or trust companies.....	173,194 12
Cash on hand.....	13,771 04
Total of collectible interest.....	15,487 45
	<u>\$2,739,194 44</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,340,333 50
Interest credited or to be credited for the six months ending with December 31, 1897.....	28,300 86

	\$3,378,633 36
Surplus	860,511 08
	<u>\$3,739,194 44</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$153,836 16
From depositors, not including interest credited	975,084 10
From interest on loans, deposits and investments	107,154 25
From rents from banking house.....	2,067 53
From rents from other real estate.....	1,441 64
From mortgages.....	94,279 90
From redemption of stocks and bonds.....	29,593 43
From real estate sold.....	3,568 00
From all other sources, viz.:	
Exchange	\$50 49
Sundries credited to profit and loss.....	844 70
	895 19
	<u>\$1,867,420 20</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$387,285 39
For loans on bonds and mortgages.....	98,845 20
For stocks and bonds purchased, par value, \$153,000; cost, including premiums, commissions, etc.....	162,172 85
For interest (other than interest payments to depositors).....	2,002 63
For current expenses of the bank, viz.:	
For salaries.....	\$8,720 00
For expenses of banking house or rent of banking rooms.....	2,114 01
For other expenses	1,907 10
	12,741 11
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,821 06
For taxes on real estate, except banking house	834 75
For repairs and other incidental expenses on real estate, except banking house.....	1,200 06
Other payments, viz.:	
Sundries charged to profit and loss.....	\$373 84
Receivers' certificates National Bank of Auburn, charged to profit and loss	5,137 47
Taxes, insurance, etc., on property in process of foreclosure.....	40 57
	5,551 33
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	186,965 18
	<u>\$1,867,420 20</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1893	8,008
Number of accounts opened or reopened during the year 1897.....	1,603
Number of accounts closed during the year 1897.....	1,294

CAYUGA COUNTY.

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Total number of deposits received during the year 1897.....	15,205
Total number of payments to depositors during the year 1897.....	12,496
Amount deposited during the year 1897, not including interest credited for that period.....	\$975,084 10
Amount withdrawn during the year 1897.....	887,285 39
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$36,936 80
January, 1898.....	38,300 86
Credited at other periods.....	902 07
	76,139 73
Average amount of each account January 1, 1898.....	276 38
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,407 19
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	25

Rate per cent. of dividends or interest to depositors during the year 1897,
 $3\frac{1}{2}$ per cent.

13. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

C. WHEELER, Jr., President.

W. H. MEAKER, Treasurer.

TRUSTEES.

EDWARD H. AVERY,
 LEWIS E. CARPENTER,
 JAMES LYON,
 THEODORE M. POMEROY,
 CYRENUS WHEELER, Jr.,
 JUSTIN L. BARKER,

CHARLES C. DWIGHT,
 WILLIAM H. MEAKER,
 WILLIAM H. SEWARD,
 CHARLES A. SMITH,
 WILLIAM F. WAIT,

CHARLES A. MCCARTHY,
 BENJAMIN B. SNOW,
 JAMES SEYMOUR, Jr.,
 DAVID WADSWORTH, Jr.,
 EDWIN D. METCALF,
 OSCAR F. KNAPP,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$738,583 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$102,000 00	\$172,695 75	\$185,755 00	
District of Columbia	60,000 00	58,924 00	68,400 00	
State of Massachusetts	20,000 00	21,100 00	20,000 00	
State of South Dakota.....	20,000 00	20,794 75	20,800 00	
State of Wyoming.....	25,000 00	20,675 00	29,750 00	
Cities in other States.....	15,000 00	15,750 00	15,750 00	
Cities in this State	120,210 47	123,057 19	124,810 47	
Towns in this State	16,000 00	17,976 60	18,000 00	
Villages in this State	20,000 00	21,971 00	23,200 00	
	<u>\$458,210 47</u>	<u>\$481,948 29</u>	<u>\$506,465 47</u>	506,465 47
Banking house and lot, cost, \$55,425.85; book value, \$45,000; estimated present value.....				45,000 00
Other real estate, cost, \$6,215.07; book value, \$5,500; estimated present value.....				5,500 00
Cash on deposit in banks or trust companies.....				174,766 66
Cash on hand.....				15,120 51
Total of collectible interest.....				13,984 35
Amount of all other assets, viz.:				
Land contract.....			\$2,573 00	
Insurance advanced.....			10 00	
Rents.....			276 85	
			<u>2,859 85</u>	
				<u>\$1,502,279 84</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,388,086 07	
Interest credited or to be credited for the six months ending with December 31, 1897.....	21,245 30	
		\$1,859,841 87
Surplus.....		142,988 47
		<u>\$1,502,879 84</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$186,777 58
From depositors, not including interest credited.....	785,088 69
From interest on loans, deposits and investments.....	56,823 28
From rents from banking house.....	788 15
From rents from other real estate.....	223 70
From mortgages.....	51,667 00
From redemption of stocks and bonds.....	82,148 48
From real estate sold	827 00
From all other sources, viz.:	
Exchange.....	\$33 00
Taxes advanced, repaid	55 70
Insurance	9 00
Final dividend account National Bank of Auburn.....	293 48
	<u>891 18</u>
	<u>\$1,064,174 01</u>

PAYMENTS.

To depositors, including interest paid to them	\$697,545 78
For loans on bonds and mortgages.....	84,875 00
For stocks and bonds purchased, par value, \$78,855.51; cost, including premiums, commissions, etc	77,888 01
For interest (other than interest payments to depositors)	814 20
For current expenses of the bank, viz.:	
For salaries.....	\$4,802 50
For expenses of banking house or rent of banking rooms.....	821 17
For other expenses.....	1,808 86
	<u>7,487 58</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,000 00
For taxes on real estate, except banking house.....	94 26
For repairs and other incidental expenses on real estate, except banking house.....	82 28
Other payments, viz.:	
Taxes advanced.....	\$19 37
Judgment for deficiency on foreclosure.....	3,480 41
	<u>8,499 78</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	189,887 17
	<u>\$1,064,174 01</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,657
Number of accounts opened or reopened during the year 1897.....	1,873
Number of accounts closed during the year 1897.....	1,014

CHEMUNG COUNTY.

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Total number of deposits received during the year 1897.. . . .	11,508
Total number of payments to depositors during the year 1897.	9,208
Amount deposited during the year 1897, not including interest credited for that period	\$785,088 69
Amount withdrawn during the year 1897.....	697,545 78
Amount of interest credited and paid for the year 1897, viz.:	
June 30, 1897.	\$30,236 53
December 31, 1897	21,245 30
Credited at other periods.....	505 65
	<hr/>
	42,087 48
Average amount of each account January 1, 1898.....	240 29
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	15,728 23
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	18

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

CHEMUNG COUNTY.

14. ELMIRA SAVINGS BANK, ELMIRA.

[126 East Water street; incorporated 1860.]

THOMAS S. FLOOD, Vice-President.

CHARLES B. BROOKS, Secretary.

TRUSTEES.

E. L. WYCKOFF,
G. W. SHOEMAKER,
JESSE L. COOLEY,
JOHN BRAND,

T. S. FLOOD,
CHARLES B. BROOKS,
D. BEVIER,
CHARLES KLAPPROTH,

J. J. CURTIS,
H. L. ROSENBAUM,
JOHN M. DIVEN,
HUBERT C. MANDEVILLE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$21,225 00
Cash on deposit in banks or trust companies....	36,777 04
Cash on hand.....	502 67
Total of collectible interest.....	60 00
Amount of all other assets, viz.:	
Safe	\$100 00
Deficit old bank	6,535 62
	<hr/>
	6,635 62
	<hr/>
	\$65,200 83

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$64,601 85
Interest credited or to be credited for the six months ending with December 31, 1897.....	384 71
	<hr/>
	\$64,986 56
Surplus	213 77
	<hr/>
	\$65,200 33

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$80,817 07
From depositors, not including interest credited.....	86,688 16
From interest on loans, deposits and investments.....	1,593 37
From mortgages.....	2,000 00
From all other sources, viz.: Cash over	78
	<u>\$101,093 38</u>

PAYMENTS.

To depositors, including interest paid to them	\$50,086 94
For loans on bonds and mortgages.....	9,800 00
For interest (other than interest payments to depositors).....	21 25
For current expenses of the bank, viz.:	
For salaries.....	\$793 96
For expenses of banking house or rent of banking rooms.....	830 00
For other expenses	2,275 52
	<u>3,405 48</u>
Other payments, viz: Amount paid Elmira National Bank for settlement and secure proof of claim for \$42,704.67, on which has been paid 65 per cent.	1,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	37,379 71
	<u>\$101,093 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	373
Number of accounts opened or reopened during the year 1897.....	244
Number of accounts closed during the year 1897.....	113
Total number of deposits received during the year 1897.....	833
Total number of payments to depositors during the year 1897.....	836
Amount deposited during the year 1897, not including interest credited for that period.....	\$86,688 16
Amount withdrawn during the year 1897.....	50,086 94
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$266 62
January, 1898.....	384 71
	<u>651 33</u>
Average amount of each account January 1, 1898.....	74 47
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

COLUMBIA COUNTY.

15. THE HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[230 Warren street; incorporated 1850.]

EDMUND HOLLEY, President.

SAMUEL R. RAINEY, Treasurer.

TRUSTEES.

RUSSELL B. BENEDICT,
CASPER P. COLLIER,
HARPER W. ROGERS,
CORNELIUS H. EVANS,

JOHN E. GILLETTE,
EDMUND HOLLEY,
CHARLES N. HARDEE,
LEWIS WOLFE,

GEORGE H. POWER,
WM. H. TRAVER,
SAMUEL R. RAINEY,
HENRY R. BRYAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,089,940 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$100,000 00	\$102,512 50	\$112,000 00	
State of Colorado warrants.....	4,681 95	4,681 95	4,681 95	
State of Iowa warrants.....	5,500 00	5,500 00	5,500 00	
Cities in other States	217,000 00	229,178 65	230,220 00	
Cities in this State	890,696 26	409,870 29	418,568 78	
Counties in this State.....	189,500 00	196,800 20	194,320 00	
Towns in this State	113,706 34	117,000 23	117,638 84	
Villages in this State.....	168,400 00	172,358 75	172,390 00	
School districts	8,750 00	8,790 00	8,750 00	
	<u>\$1,198,234 55</u>	<u>\$1,237,692 57</u>	<u>\$1,254,064 57</u>	1,254,064 57
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				10,500 00
Banking house and lot, cost, \$29,780.68; book value, \$10,000; estimated present value.....				10,000 00
Other real estate, cost, \$26,500; book value, \$26,500; estimated present value.....				19,000 00
Cash on deposit in banks or trust companies.....				205,987 87
Cash on hand.....				48,240 82
Total of collectible interest.....				45,082 09
Amount of all other assets, viz.:				
Jersey City bonds and accrued interest			\$25,700 00	
State of North Carolina bonds and accrued interest.....			3,366 00	
				<u>29,066 00</u>
				<u>\$2,706,801 35</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,349,108 06	
Interest credited or to be credited for the six months ending with December 31, 1897....	88,767 83	
		\$2,887,870 91
Surplus.....		818,930 44
		<u>\$3,706,801 35</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$260,670 48
From depositors, not including interest credited	586,754 81
From interest on loans, deposits and investments.....	105,649 73
From rents from banking house.....	240 00
From rents from other real estate.....	500 00
From mortgages.....	106,770 00
From redemption of stocks and bonds.....	100,996 16
From loans paid.....	8,800 00
	<hr/>
	\$1,170,880 68

PAYMENTS.

To depositors, including interest paid to them	\$558,711 79
For loans on bonds and mortgages	158,600 00
For loans on pledge of securities.....	8,800 00
For stocks and bonds purchased, par value, \$182,186.26; cost, including premiums, commissions, etc.....	187,895 99
For interest (other than interest payments to depositors).....	982 94
For current expenses of the bank, viz.:	
For salaries	\$7,216 66
For expenses of banking house or rent of banking rooms.....	705 22
For other expenses.....	837 61
	<hr/>
	8,859 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,500 00
For taxes on real estate, except banking house.....	88 01
For repairs and other incidental expenses on real estate, except banking house.....	283 77
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	249,178 09
	<hr/>
	\$1,170,880 68

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	6,984
Number of accounts opened or reopened during the year 1897.....	1,219
Number of accounts closed during the year 1897.....	1,063
Total number of deposits received during the year 1897.....	7,089
Total number of payments to depositors during the year 1897.....	5,681
Amount deposited during the year 1897, not including interest credited for that period	\$586,754 81
Amount withdrawn during the year 1897.....	558,711 79
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$37,576 46
January, 1898.....	38,707 83
	<hr/>
	76,344 69
Average amount of each account January 1, 1898.....	336 35
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,750 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	25

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

CORTLAND COUNTY.

16. CORTLAND SAVINGS BANK, CORTLAND.

[59 Main street; incorporated 1866.]

CALVIN P. WALRAD, President.

BENJ. L. WEBB, Treasurer.

TRUSTEES.

HORACE P. GOODRICH,
HENRY McKEVITT,
LEWIS BOUTON,
CALVIN P. WALRAD,BENJ. L. WEBB,
STRATTON S. KNOX,
HUBERT T. BUSHNELL,
MARVIN R. WOOD,
HIRAM D. COREY,GEORGE N. COPELAND,
MARCUS H. MCGRAW,
JOHN D. F. WOOLSTON,
ELIOT L. STONE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$689,061 46
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$116,806 25	\$121,000 00
State of South Dakota.....	29,500 00	30,089 98	29,970 00
State of Kansas.....	2,230 85	2,251 28	2,230 85
State of Colorado.....	87,281 22	87,457 74	87,281 22
State of Washington.....	17,160 86	17,160 86	17,160 86
State of Idaho.....	3,150 00	3,134 25	3,150 00
State of Wyoming.....	10,000 00	12,420 00	12,188 00
State of Tennessee.....	25,000 00	22,375 00	22,750 00
Cities in this State.....	20,000 00	19,975 00	20,000 00
Towns in this State.....	90,100 00	95,231 27	94,859 40
Villages in this State.....	131,326 59	132,446 59	132,758 85
School districts.....	59,450 00	62,276 31	60,195 00
	<u>\$525,199 02</u>	<u>\$551,624 48</u>	<u>\$553,543 18</u>
			553,543 18

Other real estate, cost \$12,132.35; book value, \$12,132.35; estimated present value..... 11,850 00
 Cash on deposit in banks or trust companies..... 118,365 66
 Cash on hand..... 52,237 31
 Total of collectible interest..... 42,995 26
 Amount of all other assets, viz.:

Land contracts..... \$1,075 00
 Safes and furniture..... 2,500 00
 Insurance premiums advanced..... 119 15

8,694 15

\$1,416,747 02

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,302,788 66
 Interest credited or to be credited for the six months ending with December 31, 1897..... 23,539 80
 Surplus..... 90,418 56

\$1,416,747 02

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..... \$126,851 49
 From depositors, not including interest credited..... 678,713 15
 From interest on loans, deposits and investments..... 52,978 82

From rents from other real estate.....	\$488 06
From mortgages.....	26,710 00
From redemption of stocks and bonds.....	42,718 77
From real estate sold.....	1,000 00
From all other sources, viz.:	
Exchange.....	\$40.49
Land contracts.....	225 00
Errors in credit of interest.....	6 55
Insurance premiums repaid.....	10 50
	<u>288 54</u>
	<u>\$929,683 83</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$562,547 13
For loans on bonds and mortgages.....	148,870 00
For stocks and bonds purchased, par value, \$44,108.70; cost, including premiums, commissions, etc.....	42,087 63
For current expenses of the bank, viz.:	
For salaries.....	\$4,400 00
For expenses of banking house or rent of banking rooms..	1,000 00
For other expenses.....	505 53
	<u>5,905 53</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,797 08
For taxes on real estate, except banking house.....	86 83
For repairs and other incidental expenses on real estate, except banking house.....	119 61
Other payments, viz.:	
Insurance premiums advanced.....	\$129 65
Teller's cash short.....	187 91
Registering accountant.....	375 00
Land contract.....	1,000 00
	<u>1,692 56</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ...	<u>165,602 97</u>
	<u>\$929,683 83</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,908
Number of accounts opened or reopened during the year 1897.....	1,568
Number of accounts closed during the year 1897.....	1,119
Total number of deposits received during the year 1897.....	10,600
Total number of payments to depositors during the year 1897.....	8,999
Amount deposited during the year 1897, not including interest credited for that period.....	\$678,718 15
Amount withdrawn during the year 1897.....	562,547 13
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$21,633 89
January, 1898.....	23,539 80
Credited at other periods.....	10 58
	<u>45,184 27</u>
Average amount of each account January 1, 1898.....	<u>234 09</u>
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,639 01
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	10
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	<u>4,639 01</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

DUTCHESS COUNTY.

17. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1887.]

FRANK R. BENJAMIN, President.

JAMES E. DEAN, Treasurer.

TRUSTEES.

C. D. SHERWOOD,
A. H. DUDLEY,
D. C. SMITH,
F. R. BENJAMIN,
MILES SCOFIELD,H. B. ROSA,
J. E. DEAN,
L. E. WOOD,
C. E. BARTOW,
W. J. CONKLIN,M. A. FOWLER,
JEREMIAH WILBUR,
E. H. SHERWOOD,
S. L. VAN VOORHIS,
J. S. BOYD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$118,175 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Washington.....	\$17,655 78	\$18,065 98	\$18,065 98
State of Nebraska.....	6,965 49	7,000 32	7,000 32
State of Idaho.....	5,000 00	5,500 00	5,500 00
State of Louisiana.....	5,000 00	5,075 00	5,075 00
Cities in this State.....	9,000 00	9,075 00	9,075 00
Towns in this State.....	5,900 00	5,980 00	5,980 00
School districts.....	21,150 00	22,881 35	22,700 00
	<u>\$70,571 27</u>	<u>\$73,577 65</u>	<u>\$73,396 90</u>

78,896 90

Banking house and lot, cost, \$2,000; book value, \$2,000; estimated present value.....

2,000 00

Cash on deposit in banks or trust companies.....

10,179 24

Cash on hand.....

2,567 11

Total of collectible interest.....

7,590 85

Amount of all other assets, viz.:

Safes and furniture.....	\$1,000 00
Rents due.....	24 00
Insurance advanced.....	200 46
Real estate under contract.....	2,584 00
Taxes advanced.....	8 21

8,816 67

\$212,725 77

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$194,967 16
Interest credited or to be credited for the six months ending with December 31, 1897.....	3,676 02

\$198,643 18

Surplus.....

14,082 59

\$212,725 77

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$5,025 48
From depositors, not including interest credited.....	29,510 86

From interest on loans, deposits and investments.....	\$8,083 48
From rents from banking house.....	54 00
From mortgages.....	4,415 00
From redemption of stocks and bonds.....	7,563 20
From loans paid.....	806 00
From all other sources, viz.: Profit on property foreclosed....	523 50
	<u>\$55,423 98</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$23,069 88
For loans on bonds and mortgages	7,850 00
For loans on pledge of securities.....	800 00
For stocks and bonds purchased, par value, \$11,000; cost, including premiums, commissions, etc.....	11,150 00
For interest (other than interest payments to depositors).....	117 49
For current expenses of the bank, viz.:	
For salaries.....	\$735 00
For expenses of banking house or rent of banking rooms.....	823 26
	<u>1,548 26</u>
Other payments, viz.: Foreclosure expenses.....	141 44
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.. . . .	12,746 85
	<u>\$55,423 98</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	661
Number of accounts opened or reopened during the year 1897.....	55
Number of accounts closed during the year 1897.....	41
Total number of deposits received during the year 1897.....	357
Total number of payments to depositors during the year 1897..	370
Amount deposited during the year 1897, not including interest credited for that period.....	\$29,510 86
Amount withdrawn during the year 1897.....	23,069 88
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$3,577 82
January, 1898.....	3,676 08
	<u>7,253 84</u>
Average amount of each account January 1, 1898.....	293 23
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,337 43

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

18. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street: incorporated 1871.]

SAMUEL K. PHILLIPS, President.

GRANVILLE VAN VLIET, Treasurer.

TRUSTEES.

W. H. DREW,
GEORGE H. BONTICOU,
WM. H. JACKSON,
S. K. PHILLIPS,
GARRETT STORM,
GEORGE W. OWEN,
THEO. VAN VLIET

JAMES FORRESTAL,
JOHN SCHOFIELD
A. G. ORMSBEE,
J. B. WITSON,
JOHN F. GEROW,
FRANK H. BRETT,
LYMAN ROBINSON,

B. F. GREENE,
H. B. BEVIER,
T. J. CUNNINGHAM,
CHARLES H. WATSON,
THOMAS S. JUDSON,
BENJ. SULLIVAN,
CHAS. F. BRETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$98,624 25
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Louisiana State	\$5,000 00	\$5,050 00	\$5,050 00	
Nebraska State	5,568 04	5,568 04	5,568 04	
Washington State	3,044 00	3,165 76	3,165 76	
Cities in this State	8,000 00	8,000 00	8,240 00	
Towns in this State	15,000 00	15,225 00	16,225 00	
Villages in this State	20,000 00	21,500 00	21,581 50	
School districts	39,350 00	37,410 24	37,410 24	
	<u>\$89,960 04</u>	<u>\$96,588 04</u>	<u>\$97,238 54</u>	
				97,238 54
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892				2,490 53
Other real estate, cost, \$11,239.25; book value, \$11,239.25; estimated present value				11,239 25
Cash on deposit in banks or trust companies				15,040 26
Cash on hand				267 17
Total of collectible interest				8,445 54
Amount of all other assets, viz.:				
Balance due on real estate contract.....			\$36 00	
Safes, furniture and fixtures.....			813 93	
Rents due on stores and house			47 00	
			<u>896 93</u>	
				\$219,242 47

LIABILITIES.

Amount due depositors, viz.:				
Principal			\$202,764 70	
Interest credited or to be credited for the six months ending with December 31, 1897.....			3,519 74	
			<u>\$206,284 44</u>	
Other liabilities, viz.:				
Interest accrued on deposits to January 1, 1898.....			\$1,547 61	
Expenses incurred, but unpaid, advertising, rent, etc.....			95 00	
			<u>1,642 61</u>	
Surplus				11,315 42
				<u><u>\$219,242 47</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$9,828 47
From depositors, not including interest credited	74,595 12
From interest on loans, deposits and investments	9,970 53
From mortgages	15,106 52
From redemption of stocks and bonds	5,603 61
From stocks and bonds sold, par value, \$6,477.33; amount received therefor	6,632 09
	<u><u>\$121,736 34</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$54,113 89
For loans on bonds and mortgages	8,699 52
For loans on pledge of securities	2,490 53
For stocks and bonds purchased, par value, \$27,714.67; cost, including premiums, commissions, etc	20,822 12
For interest (other than interest payments to depositors)	404 98

For current expenses of the bank, viz :

For salaries	\$600 00	
For expenses of banking house or rent of banking rooms.	300 00	
For other expenses.....	882 63	
		\$1,282 63
For real estate acquired by foreclosure, or in settlement of debts due the bank		9,594 97
For taxes on real estate, except banking house.....		13 33
For repairs and other incidental expenses on real estate, except banking house.....		7 96
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day		15,807 43
		\$121,736 34

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	741
Number of accounts opened or reopened during the year 1897.	157
Number of accounts closed during the year 1897.....	116
Total number of deposits received during the year 1897	1,115
Total number of payments to depositors during the year 1897..	916
Amount deposited during the year 1897, not including interest credited for that period.	\$74,595 12
Amount withdrawn during the year 1897.....	54,113 89
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897.....	\$3,252 86
November 1, 1897.....	3,519 74
	6,772 60
Average amount of each account January 1, 1898.....	278 38
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	8,076 73
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	1

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

**19. THE MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-
HUDSON.**

[Main street; Incorporated 1866.]

J. T. SMITH, President.

JOHN PLACE, Treasurer.

TRUSTEES.

J. T. SMITH,
THEO. BRINKERHOFF,
JOHN PLACE,
WM. E. BRINKERHOFF,
JOHN W. SPAIGHT,
BENJAMIN HAMMOND,
CHAS. E. MARTIN,

RICHARD B. HORTON,
WILLIAM BROWN,
AARON E. ALDRIDGE,
GEO. C. SMITH,
E. L. TOMPKINS,
JAMES T. BRETT,
ALONZO S. WILTSIE,
WELDEN F. WESTON,

BERTRAM L. SMITH,
ROBERT R. MEAD,
FERD. LOUGHRAN, Jr.,
JNO. P. REIDER,
STEPHEN S. MAPES,
PRESTON GREENE,
FRANK L. HOWARD.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... **\$798,573 85**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States notes	\$40,000 00	\$43,794 45	\$44,800 00
Utah Territory	7,000 00	7 217 00	7,910 00
State of Colorado	10,000 00	10,334 00	10,000 00
State of Kansas	222 00	223 15	222 00

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Washington State warrants	\$24,902 12	\$24,902 12	\$24,902 12	
Nebraska State warrants.....	65,138 14	65,138 14	65,138 14	
Idaho State warrants.....	5,000 00	4,950 00	5,000 00	
Iowa State warrants.....	10,000 00	10,100 00	10,000 00	
Cities in other States.....	20,000 00	20,725 00	20,000 00	
Cities in this State.....	167,000 00	176,505 05	179,980 00	
Towns in this State.....	51,800 00	58,792 75	54,526 00	
Villages in this State.....	161,154 60	173,653 36	168,242 96	
School districts.....	79,000 00	82,487 15	79,725 00	
	<u>\$641,216 86</u>	<u>\$678,822 17</u>	<u>\$670,446 28</u>	<u>\$670,446 28</u>
Banking house and lot, cost, \$22,460.42; book value, \$22,460.42; estimated present value.....				22,000 00
Other real estate, cost, \$44,681.69; book value, \$44,681.69; estimated present value.....				39,600 00
Cash on deposit in banks or trust companies.....				120,242 88
Cash on hand.....				8,006 18
Total of collectible interest.....				29,329 27
Amount of all other assets, viz.:				
Land contracts.....			\$6,272 03	
Land contracts.....			78 40	
Rents due on real estate.....			160 75	
Insurance and taxes advanced.....			168 42	
			<u>6,679 59</u>	
				<u>\$1,684,883 99</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$1,458,151 97		
Interest credited or to be credited for the six months ending with December 31, 1897.....	28,041 18		
		<u>\$1,486,193 15</u>	
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....	9,907 95		
Surplus.....	188,781 89		
		<u>\$1,684,883 99</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$116,960 24
From depositors, not including interest credited ..	318,901 04
From interest on loans, deposits and investments.....	69,836 10
From rents from banking house.....	779 06
From rents from other real estate.....	1,950 96
From mortgages.....	82,820 00
From redemption of stocks and bonds.....	32,325 11
From loans paid.....	10,000 00
From real estate sold ..	905 60
From all other sources, viz.:	
County clerk.....	\$80 05
Suspense.....	131 39
Insurance.....	492 14
Real estate contracts.....	275 00
Taxes.....	7 40
Gain on real estate sold ..	94 40
	<u>1,089 88</u>
	<u>\$585,067 49</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$285,101 89
For loans on bonds and mortgages.....	27,155 50
For loans on pledge of securities.....	10,000 00
For stocks and bonds purchased, par value, \$119,936.20; cost, including premiums, commissions, etc	122,383 70
For interest (other than interest payments to depositors)....	911 43
For current expenses of the bank, viz.:	
For salaries	\$4,560 56
For expenses of banking house or rent of banking rooms.	682 85
For other expenses	1,188 48
	6,432 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,816 17
For taxes on real estate, except banking house	674 70
For repairs and other incidental expenses on real estate, except banking house.....	453 01
Other payments, viz.:	
County clerk.....	\$115 15
Suspense	127 96
Taxes advanced	81 36
Insurance advanced.....	565 29
	889 76
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	123,249 06
	<u>\$ 85,067 49</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,517
Number of accounts opened or reopened during the year 1897.	436
Number of accounts closed during the year 1897.....	854
Total number of deposits received during the year 1897.....	3,137
Total number of payments to depositors during the year 1897.	3,254
Amount deposited during the year 1897, not including interest credited for that period.....	\$318,901 04
Amount withdrawn during the year 1897.....	285,101 89
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897	\$30,619 90
November 1, 1897	28,041 18
	54,661 08
Average amount of each account January 1, 1898.....	422 57
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,516 73
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers	85

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

20. PAWLING SAVINGS BANK, PAWLING.

[Railroad street; incorporated 1870.]

J. I. WANZER, President.

HENRY A. HOLMES, Treasurer.

TRUSTEES.

E. W. SIMMONS,
PHILIP HOAG,
CYRUS STARK,
BENJAMIN F. BURR.

H. D. HUTCUTT,
WILLIAM H. TABER,
FRANK E. COLE,
J. I. WANZER,
W. H. OSBORN.

O. W. SLOAT,
H. A. HOLMES,
RICHARD T. OSBORN,
ROSELLE MEADE.

DUTCHESS COUNTY.

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FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$166,700 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$11,000 00	\$18,492 50	\$12,430 00	
District of Columbia 3.65.....	6,000 00	5,557 50	6,780 00	
State of Massachusetts.....	10,000 00	10,900 00	11,200 00	
State of Iowa warrants.....	4,035 88	4,085 88	4,035 88	
Cities in this State.....	53,000 00	65,127 50	61,040 00	
Towns in this State.....	11,000 00	11,370 00	13,000 00	
Villages in this State.....	18,000 00	18,020 00	20,270 00	
School districts.....	16,500 00	19,130 00	18,425 00	
	<u>\$120,535 88</u>	<u>\$148,233 33</u>	<u>\$148,060 88</u>	148,080 88

Banking house and lot, cost, \$3,250; book value, \$3,250; estimated present value..... 3,250 00

Cash on deposit in banks or trust companies.. 15,647 28

Cash on hand..... 801 74

Total of collectible interest..... 4,952 92

\$339,022 72

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$206,218 50	
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,424 80	
		\$301,633 30

Other liabilities, viz.:

Treasurer.....	\$400 00	
President.....	50 00	
Secretary.....	5 00	
		455 00

Surplus..... 86,984 43

\$339,022 72

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$15,329 16
From depositors, not including interest credited ..	67,732 90
From interest on loans, deposits and investments.....	16,233 99
From rents from banking house.....	168 00
From mortgages.....	16,100 00
From redemption of stocks and bonds ..	1,050 00
From all other sources, viz.:	

Insurance premiums returned.....	\$31 26
Search and recording fees returned.....	11 50
	<u>42 76</u>

\$116,656 81

PAYMENTS.

To depositors, including interest paid to them	\$61,785 53
For loans on bonds and mortgages.....	8,900 00
For stocks and bonds purchased, par value, \$27,085.88; cost, including premiums, commissions, etc.....	28,180 88
For interest (other than interest payments to depositors).....	374 37

For current expenses of the bank, viz.:

For salaries	\$860 00
For expenses of banking house or rent of banking rooms.....	103 13
For other expenses.....	418 99
	\$1,877 11

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	16,038 97
	\$16,656 81

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,139
Number of accounts opened or reopened during the year 1897.....	164
Number of accounts closed during the year 1897.....	154
Total number of deposits received during the year 1897.....	875
Total number of payments to depositors during the year 1897.....	683
Amounts deposited during the year 1897, not including interest credited for that period.....	\$67,733 90
Amount withdrawn during the year 1897.....	61,785 53
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$5,276 96
January, 1898.....	5,424 80
	10,701 76
Average amount of each account January 1, 1898.....	253 16
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,170 25
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledger.....	1

Rate per cent. of dividends or interest to depositors during the year 1897, 3, 3½ and 4 per cent.

21. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[Market street; incorporated 1831.]

DAVID C. FOSTER, President.

MORRIS BRADLEY, Secretary.

TRUSTEES.

DAVID C. FOSTER,	HENRY L. YOUNG,	EDWARD S. ATWATER,
GEORGE CORNWELL,	FRANK B. LOWN,	HENRY E. LOSEY,
EDWARD ELLSWORTH,	ABRAM WRIGHT,	JACOB CORLIES,
WILLIAM B. CARPENTER,	HENRY V. PELTON,	WILLIAM T. REYNOLDS,
	ALSON WARD,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,415,736 07
Stock and bond investments, viz :	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value
United States	\$600,000 00	\$703,830 30	\$675,250 00
State of Missouri	100,000 00	101,000 00	102,250 00
State of Indiana	200,000 00	203,460 00	200,000 00
State of Tennessee	100,000 00	91,000 00	100,000 00
State of Louisiana	100,000 00	100,950 00	106,250 00
State of Colorado warrants	30,323 19	30,626 38	31,232 87
State of Iowa	127,608 99	129,412 69	130,161 16
State of Washington	150,976 52	165,973 11	166,375 51
State of Nebraska	236,439 50	238,478 52	243,532 63
Cities in other States	404,205 05	435,946 84	441,850 43
Cities in this State	1,258,989 46	1,041,130 02	1,398,775 66
Counties in this State	125,000 00	127,819 25	127,775 00
Towns in this State	419,000 00	448,025 54	450,877 25
Villages in this State	475,200 00	494,871 94	500,575 50
School districts.....	137,000 00	146,478 32	147,839 00
	\$4,474,342 71	\$4,458,502 91	\$4,801,243 01

4,801,243 01

DUTCHESS COUNTY.

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Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$70,000 00
Banking house and lot, cost, \$103,286.55; book value, \$103,-286.55; estimated present value	50,000 00
Other real estate, cost, \$35,980.05; book value, \$35,980.05; estimated present value	26,850 00
Cash on deposit in banks or trust companies.....	549,988 12
Cash on hand	126,403 27
Total of collectible interest	159,018 45
Amount of all other assets, viz.:	
Land contracts for real estate sold.....	\$4,575 00
Interest accrued	60 00
	<u>4,635 00</u>
	<u>\$9,208,523 92</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$8,102,858 05
Interest credited or to be credited for the six months ending with December 31, 1897.....	154,063 04
	<u>\$8,256,921 99</u>
Surplus	946,901 93
	<u>\$9,203,823 92</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$488,100 12
From depositors, not including interest credited	1,674,121 86
From interest on loans, deposits and investments.....	896,536 31
From rents from banking house	1,062 50
From rents from other real estate	2,148 19
From mortgages.....	377,312 00
From redemption of stocks and bonds.....	840,567 55
From stocks and bonds sold, par value, \$2,000; amount received therefor	2,060 00
From loans paid.....	551,500 00
From real estate sold.....	15,190 30
From all other sources, viz.:	
Error in dividend.....	\$0 20
One-eighth off on Nebraska warrants.....	32 33
Insurance advanced.	199 87
Land contract.....	200 00
	<u>432 39</u>
	<u>\$4,299,028 72</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,610,554 86
For loans on bonds and mortgages.....	364,000 00
For loans on pledge of securities	550,000 00
For stocks and bonds purchased, par value, \$1,019,835.87; cost, including premiums, commissions, etc.	1,045,788 38
For interest (other than interest payments to depositors).....	14,222 31
For current expenses of the bank, viz.:	
For salaries	\$10,779 50
For expenses of banking house or rent of banking rooms.....	3,098 58
For other expenses	2,793 35
	<u>16,671 43</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,261 77
For taxes on real estate, except banking house	628 77
For repairs and other incidental expenses on real estate, except banking house.....	1,031 12

Other payments, viz.:

Loss on real estate sold	\$3,290 30	
Taxes on real estate	29 57	
Cash short.....	24 00	
Land contracts	1,975 00	
Insurance advanced.....	199 87	
Error depositor's account.....	10 00	
		\$5,528 74
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		676,841 89
		<u>\$1,399,028 73</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,460
Number of accounts opened or reopened during the year 1897.....	2,168
Number of accounts closed during the year 1897.....	1,665
Total number of deposits received during the year 1897.....	18,163
Total number of payments to depositors during the year 1897.....	16,827
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,674,121 36
Amount withdrawn during the year 1897.....	1,610,554 86
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$149,363 48
January, 1898	154,003 94
	303,427 43
Average amount of each account January 1, 1898	447 28
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	5,882 92
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	170
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

22. RHINEBECK SAVINGS BANK, RHINEBECK.

[13 Montgomery street; incorporated 1860.]

A. M. TRAVER, President.

THADDEUS A. TRAVER, Secretary.

TRUSTEES.

AUGUSTUS M. TRAVER,	PETER F. POTTS,	A. LEE WAYER,
MARTIN HERMANCÉ,	WILLIAM THOMSON,	HENRY E. MILLER,
JAMES C. MCCARTY,	M. V. B. SCHRYVER,	JOHN A. TRAVER,
WILLIAM CARROLL,	JAMES S. ARMSTRONG,	JOHN JACOB ASTOR,
CORNELIUS S. VAN ETEN,	THADDEUS A. TRAVER,	HENRY SPIES KIP.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....	\$105,480 48
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$32,000 00	\$35,667 50	\$38,325 00
State of Massachusetts.....	4,000 00	4,185 00	4,000 00
State of New Hampshire.....	9,000 00	11,088 62	9,100 00
State of Maryland.....	5,000 00	5,075 00	5,000 00
State of Florida.....	11,000 00	12,942 50	12,100 00
State of Maine.....	5,000 00	5,000 00	5,000 00
State of Idaho.....	10,000 00	11,062 50	10,775 00
Cities in other States.....	80,000 00	83,254 60	82,175 00
Cities in this State.....	111,850 00	128,495 20	122,967 50
Counties in this State.....	13,500 00	14,757 50	14,520 00
Towns in this State.....	26,000 00	29,803 95	28,190 00
Villages in this State.....	107,500 00	118,305 30	109,720 00
	\$364,850 00	\$404,697 07	\$391,923 50

DUTCHESS COUNTY.

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Banking house and lot, cost, \$10,111.20; book value, \$9,900; estimated present value.....	\$8,000 00
Other real estate, cost, \$5,724; book value, \$5,724; estimated present value	4,000 00
Cash on deposit in banks or trust companies.....	12,046 98
Cash on hand	8,477 42
Total of collectible interest.....	7,294 76
	<u>\$532,222 08</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$462,789 10	
Interest credited or to be credited for the six months ending with December 31, 1897.....	8,034 49	
		\$470,823 59
Surplus		61,898 49
		<u>\$532,222 08</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$17,699 86
From depositors, not including interest credited.....	87,709 41
From interest on loans, deposits and investments.	22,078 26
From rents from other real estate ..	170 08
From mortgages	6,840 00
From redemption of stocks and bonds.	5,150 00
From all other sources, viz.:	
Taxes repaid on mortgaged property	\$250 43
Error in July dividend.....	2 00
	<u>252 43</u>
	<u>\$139,894 49</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$84,767 66
For loans on bonds and mortgages.	5,750 00
For stocks and bonds purchased, par value, \$26,000; cost, including premiums, commissions, etc.	29,614 75
For interest (other than interest payments to depositors).....	157 94
For current expenses of the bank, viz.:	
For salaries ...	\$2,358 50
For expenses of banking house or rent of banking rooms.	223 37
For other expenses.....	616 19
	<u>3,198 06</u>
For taxes on real estate, except banking house.....	55 55
For repairs and other incidental expenses on real estate, except banking house.....	75 70
Other payments, viz.: Taxes on mortgaged property.	250 43
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	15,524 40
	<u>\$139,894 49</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,988
Number of accounts opened or reopened during the year 1897.	256
Number of accounts closed during the year 1897.....	190

Total number of deposits received during the year 1897.....	1,210
Total number of payments to depositors during the year 1897.....	1,448
Amount deposited during the year 1897, not including interest credited for that period	\$87,709 41
Amount withdrawn during the year 1897	84,767 66
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$7,666 07
January, 1898	8,034 49
Credited at other periods	84
	<u>15,701 40</u>
Average amount of each account January 1, 1898	236 88
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	<u>8,000 00</u>

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on amounts of \$500 and less; 3 per cent. on amounts greater than \$500 and not exceeding \$3,000.

23. THE WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

S. MANSFIELD, President.

WILLIAM A. BREWSTER, Treasurer.

TRUSTEES.

S. MANSFIELD,
JAMES S. ROY,
WILLIAM K. ROY,
R. W. RIVES,

JAMES R. BARLOW,
W. A. BREWSTER,
C. V. MAHONY,
JOHN H. DAKIN,

GEORGE WARHURST, Sr.,
ISAAC M. CORNELL,
WM. J. BROWN,
PETER MYERS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$181,670 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States bonds.....	\$30,000 00	\$33,618 75	\$34,637 50	
Cities in this State	40,500 00	42,447 00	45,000 00	
Towns in this State	51 000 00	55,355 00	54,930 00	
Villages in this State.....	20,000 00	21,438 00	21,650 00	
School districts	10,500 00	10,795 10	10,500 00	
	<u>\$152,000 00</u>	<u>\$163,653 85</u>	<u>\$166,717 50</u>	166,717 50
Other real estate, cost, \$14,500; book value, \$14,500; estimated present value.....				14,000 00
Cash on deposit in banks or trust companies.....				42,118 98
Cash on hand				2,493 98
Total of collectible interest.....				8,973 67
Amount of all other assets, viz.: Safe, time locks and fixtures.				700 00
				<u>\$361,668 13</u>

LIABILITIES.

Amount due depositors, viz.: Principal	\$315,067 29
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898	2,800 00
Surplus	43,800 84
	<u>\$361,668 13</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$25,867 48
From depositors, not including interest credited.....	115,190 41
From interest on loans, deposits and investments.....	15,517 28
From rents from banking house.....	80 00
From rents from other real estate.....	427 50
From mortgages.....	18,748 00
From redemption of stocks and bonds.....	1,500 00
From all other sources, viz.:	
Income account, Dougherty property, sale of hay and apples.....	\$53 55
Insurance advanced (returned).....	13 50
	67 05
	<u>\$177,842 67</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$101,014 98
For loans on bonds and mortgages.....	9,840 00
For stocks and bonds purchased, par value, \$16,500; cost, including premiums, commissions, etc.....	19,081 25
For current expenses of the bank, viz.:	
For salaries.....	\$1,900 00
For expenses of banking house or rent of banking rooms.....	180 00
For other expenses.....	852 91
	2,482 91
For taxes on real estate, except banking house.....	148 08
For repairs and other incidental expenses on real estate, except banking house.....	208 32
Other payments, viz.:	
Insurance advanced.....	\$13 50
Income account, Dougherty property, harvesting hay and apples.....	50 72
	64 22
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	44,607 96
	<u>\$177,842 67</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,219
Number of accounts opened or reopened during the year 1897.....	205
Number of accounts closed during the year 1897.....	156
Total number of deposits received during the year 1897.....	2,142
Total number of payments to depositors during the year 1897.....	1,206
Amount deposited during the year 1897, not including interest credited for that period.....	\$115,190 41
Amount withdrawn during the year 1897.....	101,014 98
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897.....	\$5,408 04
October 1, 1897.....	5,596 75
	10,999 79
Average amount of each account January 1, 1898.....	260 60
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	1

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cen on \$1,000 or less; 3 per cent. on the excess of \$1,000.

ERIE COUNTY.

24. THE BUFFALO SAVINGS BANK, BUFFALO.

[Washington street; incorporated 1846.]

J. M. RICHMOND, Vice-President.

JOHN U. WAYLAND, Secretary.

TRUSTEES.

EDWARD BENNETT,
CHR. RODENBACH,
WILLIAM H. GLENNY,
JOHN P. DIEHL,

EDWARD P. BEALS,
JEWETT M. RICHMOND,
ROBERT KEATING,
JOSHIAH LETCHWORTH,
PETER P. BURTIS,

EDWIN G. S. MILLER,
G. FREDERICK ZELLER,
FRANK GEORGER,
SPENCER CLINTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$7,717,093 58
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.	\$2,285,000 00	\$2,575,008 75	\$2,632,202 50	
District of Columbia	550,000 00	514,225 00	632,500 00	
State of Tennessee	100,000 00	89,500 00	90,000 00	
Cities in o her States.....	205,000 00	215,137 50	220,137 50	
Cities in this State	1,280,933 89	1,228,518 49	1,333,690 46	
Counties in this State	67,000 00	71,690 00	79,890 00	
School districts	50,000 00	50,500 00	52,000 00	
	<u>\$4,517,933 89</u>	<u>\$4,805,179 74</u>	<u>\$5,040,450 46</u>	5,040,450 46
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.				2,000 00
Banking house and lot, cost, \$149,687.61; book value, \$149,687.61; estimated present value.				100,000 00
Other real estate, cost, \$33,207.88; book value, \$33,207.88; estimated present value				80,940 00
Cash on deposit in banks or trust companies.				1,058,800 08
Cash on hand				155,103 58
Total of collectible interest.				197 985 96
Amount of all other assets, viz.:				
Rent due			\$450 00	
New banking house lot.....			292,000 00	
				<u>292,450 00</u>
				<u>\$14,594,773 61</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.	\$12,134,689 83	
Interest credited or to be credited for the six months ending with December 31, 1897.....	227,554 74	
		<u>\$12,362,244 56</u>
Surplus.....		2,232,579 05
		<u>\$14,594,773 61</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,098,434 58
From depositors, not including interest credited	4,114,760 20

From interest on loans, deposits and investments	\$608,751 62
From rents from banking house	200 00
From rents from other real estate	850 49
From mortgages	749,288 66
From redemption of stocks and bonds	524,880 45
From real estate sold	9,421 51
From all other sources, viz.: Rent new banking house	2,485 78
	<hr/>
	\$7,098,518 29

PAYMENTS.

To depositors, including interest paid to them	\$3,652,727 75
For loans on bonds and mortgages	938,578 81
For stocks and bonds purchased, par value, \$911,868.89; cost, including premiums, commissions, etc.	925,818 51
For interest (other than interest payments to depositors)	10,012 82
For current expenses of the bank, viz.:	
For salaries	\$31,670 00
For expenses of banking house or rent of banking rooms	2,358 08
For other expenses	4,083 55
	<hr/>
	39,011 63
For real estate acquired by foreclosure, or in settlement of debts due the bank	19,455 58
For taxes on real estate, except banking house	408 58
For repairs and other incidental expenses on real estate, except banking house	976 10
Other payments, viz.:	
Loss on real estate sold	\$1,182 69
Taxes and expenses new banking house	4,457 21
New banking house lot	202,000 00
	<hr/>
	297,639 90
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	1,218,908 61
	<hr/>
	\$7,098,518 29

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	28,087
Number of accounts opened or reopened during the year 1897	5,075
Number of accounts closed during the year 1897	4,724
Total number of deposits received during 1897	46,521
Total number of payments to depositors during the year 1897	44,185
Amount deposited during the year 1897, not including interest credited for that period	\$4,114,760 20
Amount withdrawn during the year 1897	3,652,727 75
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$220,476 74
January, 1898	227,554 74
Credited at other periods	3,978 98
	<hr/>
	452,010 46
Average amount of each account January 1, 1898	440 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,878 86
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	195

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

25. EMPIRE STATE SAVINGS BANK, BUFFALO.

[Pearl street, corner of Niagara; incorporated 1867.]

ANDREW LANGDON, President.

EDWARD D. WHEELER, Treasurer.

TRUSTEES.

GEORGE A. STRINGER,
GEORGE D. MORGAN,
DAVID F. DAY,
CHARLES R. ARMSTRONG,
ROBERT DENTON,
ALBERT ZIEGELEY,

LOUIS H. KNAPP,
ANDREW LANGDON,
GEORGE W. TOWNSEND,
HORACE A. NOBLE,
HENRY C. FELTHOUSEN,

JAMES M. ROZAN,
WILLIAM H. HOTCHKISS,
CHARLES R. HUNNILEY,
WALTER G. ROBBINS,
JOHN M. BRINKER,
JOHN FEIST.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... **\$432,960 95**
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$37,300 00	\$33,308 00	\$33,943 00	
Cities in this State	61,187 71	61,431 83	73,842 23	
Counties in this State.....	30,000 00	30,000 00	40,132 00	
Towns in this State	2,000 00	2,000 00	2,163 40	
	<u>\$130,487 71</u>	<u>\$126,734 83</u>	<u>\$155,080 63</u>	155,080 63

Other real estate, cost, \$17,776.81; book value, \$17,776.81; estimated present value..... 17,776 81

Cash on deposit in banks or trust companies..... 86,021 72

Cash on hand..... 8,817 84

Total of collectible interest..... 6,602 87

Amount of all other assets, viz.:

Iron banks for household depositories.....	\$786 00
Auxiliary banks for household depositories	2,223 00
Two burglar-proof safes.....	1 500 00
Furniture and fixtures	8,567 15
	<u>8,076 15</u>

\$710,836 47

LIABILITIES.

Amount due depositors, viz.:

Principal	\$667,732 51
Interest credited or to be credited for the six months ending with December 31, 1897	11,641 22
	<u>\$679,373 73</u>

Surplus..... 80,912 74

\$710,836 47

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$48,590 83
From depositors, not including interest credited	349,632 10
From interest on loans, deposits and investments.....	29,085 63
From rents from other real estate.....	222 95
From mortgages.....	48,370 00
From redemption of stocks and bonds.....	85,417 78
From all other sources, viz : Damage to auxiliary banks paid by depositors.....	6 00
	<u>\$506,324 78</u>

PAYMENTS.

To depositors, including interest paid to them	\$305,806 78
For loans on bonds and mortgages	50,800 00
For stocks and bonds purchased, par value, \$51,775.19; cost, including premiums, commissions, etc.....	48,014 78
For interest (other than interest payments to depositors)	458 21
For current expenses of the bank, viz.:	
For salaries	\$3,916 43
For expenses of banking house or rent of banking rooms.	8,000 00
For other expenses	1,081 68
	7,948 06
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,664 70
For taxes on real estate, except banking house	90 86
For repairs and other incidental expenses on real estate, except banking house	104 69
Other payments, viz.: Interest item credited to depositor and an omission in receipts	2 71
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	89,889 06
	<u>\$506,824 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,874
Number of accounts opened or reopened during the year 1897.....	881
Number of accounts closed during the year 1897.....	1,041
Total number of deposits received during the year 1897	6,414
Total number of payments to depositors during the year 1897.....	5,587
Amount deposited during the year 1897, not including interest credited for that period.....	\$349,682 10
Amount withdrawn during the year 1897	805,906 78
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$11,180 79
January, 1898.....	11,641 23
Credited at other periods.....	2 71
	22,824 72
Average amount of each account January 1, 1898.....	172 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ..	8,112 16
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

26. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Main and Niagara street; incorporated 1854.]

DAVID R. MORSE, President.

ROBERT S. DONALDSON, Secretary and Treasurer.

TRUSTEES.

DAVID R. MORSE,
ALFRED P. WRIGHT,
HENRY M. WATSON,
DEXTER P. RUMSEY,
CHARLES GREINER,

OLIVER J. EGGERT,
JAMES SWEENEY,
JOSEPH P. DUDLEY,
WILLIAM MEADOWS,
JAMES H. LEE,

RALPH H. PLUMB,
GEORGE L. WILLIAMS,
ROBERT S. DONALDSON,
BRYANT B. GLENNY,
JAMES R. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$12,181,644 50
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$1,956,000 00	\$2,247,279 86	\$2,098,842 50	
District of Columbia.....	700,000 00	753,578 66	784,000 00	
State of Tennessee.....	250,000 00	223,750 00	223,250 00	
Cities in other States.....	450,000 00	469,980 75	458,125 00	
Cities in this State.....	3,081,989 39	3,279,662 47	3,211,499 89	
Counties in this State.....	285,491 06	309,356 33	305,229 16	
	<u>\$6,723,481 05</u>	<u>\$7,283,588 07</u>	<u>\$7,083,936 05</u>	7,083,936 05
Banking house and lot, cost, \$1,194,902.98; book value, \$1,194,902.98; estimated present value.....				1,194,902 98
Other real estate, cost, \$38,864.64; book value, \$38,864.64; estimated present value.....				38,864 64
Cash on deposit in banks or trust companies.....				2,194,104 85
Cash on hand.....				853,081 73
Total of collectible interest.....				821,264 93
Amount of all other assets, viz.: Rents due and unpaid.....				2,542 35
				<u><u>\$23,869,842 08</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$20,076,289 70	
Interest credited or to be credited for the six months ending with December 31, 1897.....	376,118 47	
		\$20,452,408 17
Surplus.....		2,916,983 86
		<u><u>\$23,369,392 03</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,555,648 86
From depositors, not including interest credited.....	8,058,536 23
From interest on loans, deposits and investments.....	987,018 53
From rents from banking house.....	50,376 31
From rents from other real estate.....	1,168 48
From mortgages.....	1,145,027 18
From redemption of stocks and bonds.....	1,290,595 28
From real estate sold.....	8,742 70
From all other sources, viz.:	
Taxes advanced, returned.....	\$354 76
Old cables.....	12 00
Insurance returned.....	12 50
Sale of old brass.....	2 00
Tax rebate.....	32 77
	<u>414 03</u>
	<u><u>\$18,092,823 09</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$7,449,999 76
For loans on bonds and mortgages.....	1,552,575 00

For stocks and bonds purchased, par value, \$1,417,606.81;	
cost, including premiums, commissions, etc	\$1,424,889 06
For interest (other than interest payments to depositors).....	8,869 40
For current expenses of the bank, viz.:	
For salaries	\$45,470 00
For expenses of banking house or rent of banking rooms.	44,122 38
For other expenses.....	9,144 72
	98,737 05
For real estate acquired by foreclosure, or in settlement of	
debts due the bank.....	10,099 84
For taxes on real estate, except banking house.....	227 80
For repairs and other incidental expenses on real estate, except	
banking house.....	278 68
Other payments, viz.:	
Loss on farms sold.....	\$712 68
Taxes and insurance advanced.....	247 29
	959 97
Cash on hand and in banks or trust companies, December 31,	
1897, after transactions of the day.....	2,546,186 58
	<u>\$13,092,322 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	51,017
Number of accounts opened or reopened during the year 1897.....	11,648
Number of accounts closed during the year 1897.....	9,270
Total number of deposits received during the year 1897.....	104,415
Total number of payments to depositors during the year 1897.....	108,428
Amount deposited during the year 1897, not including interest	
credited for that period	\$8,058,536 28
Amount withdrawn during the year 1897.....	7,449,999 76
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$363,457 51
January, 1898.....	376,118 47
Credited at other periods.....	6,888 20
	746,459 18
Average amount of each account January 1, 1898.....	400 89
Largest amount due any one depositor January 1, 1898, except	
deposits arising from judicial sales, including deposits made	
by order of a court of record, or of a surrogate	4,854 31
Number of accounts which exceeded \$3,000 at the last trial	
balance of depositors' ledgers.....	511
Number of accounts exceeding \$3,000, upon the whole of which	
interest is paid.....	5
Total amount of such accounts.....	<u>\$23,056 96</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent. on all sums from \$1 to \$3,000.

27. WESTERN SAVINGS BANK, BUFFALO.

[438 Main street; incorporated 1861.]

ALBERT J. WHEELER, President.

F. W. H. BECKER, Secretary.

TRUSTEES.

LEWIS L. HODGES,
WILLIAM HENGERER,
JACOB SCHEU,
WILLIAM C. BRYANT,
HENRY C. PERSCH,

HORACE STILLMAN,
ABRAM TWICHELL,
ISAAC GEIERSHOFER,
HENRY ERB,

HENRY ZIPP,
ALBERT J. WHEELER,
HOWARD H. BAKER,
CHARLES F. BISHOP,
HENRY E. BOLLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages **\$2,534,360 00**

Stock and bond investments, viz.:

<i>St cks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$300,000 00	\$347,218 75	\$349,000 00	
State of Indiana	100,000 00	100,875 00	100,000 00	
Cities in this State	529,669 84	574,506 15	551,128 41	
Counties in this State	175,000 00	191,310 00	191,848 75	
School districts	72,000 00	72,000 00	73,620 00	
	<u>\$1,176,669 84</u>	<u>\$1,285,909 90</u>	<u>\$1,265,592 16</u>	1,265,592 16
Banking house and lot, cost, \$114,294.67; book value, \$100,000; estimated present value				150,000 00
Other real estate, cost, \$15,533.73; book value, \$15,533.73; estimated present value				15,533 73
Cash on deposit in banks or trust companies				384,691 90
Cash on hand				61,120 01
Total of collectible interest				31,847 33
				<u>\$4,442,645 13</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,897,798 91
Interest credited or to be credited for the six months ending with December 31, 1897	73,071 90
	\$3,970,865 81
Surplus	471,779 33
	<u>\$4,442,645 13</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$396,346 24
From depositors, not including interest credited	1,525,240 73
From interest on loans, deposits and investments	181,578 68
From rents from banking house	1,869 91
From rents from other real estate	194 17
From mortgages	188,725 00
From redemption of stocks and bonds	50,123 19
From stocks and bonds sold, par value, \$200,000; amount received therefor	199,750 00
From real estate sold	18,796 65
From all other sources, viz.: Taxes advanced	156 83
	<u>\$2,562,741 59</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,896,296 89
For loans on bonds and mortgages	304,950 00
For stocks and bonds purchased, par value, \$349,826.32; cost, including premiums, commissions, etc	374,892 43
For interest (other than interest payments to depositors)	1,855 71
For current expenses of the bank, viz.:	
For salaries	\$13,556 14
For expenses of banking house or rent of banking rooms	3,158 15
For other expenses	1,197 34
	<u>17,911 63</u>

FULTON COUNTY.

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For real estate acquired by foreclosure, or in settlement of debts due the bank.....	\$31,189 51
For taxes on real estate, except banking house.....	185 84
For repairs and other incidental expenses on real estate, except banking house	41 29
Other payments, viz.: Taxes advanced.....	158 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	445,811 91
	<hr/> \$3,562,741 59 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,272
Number of accounts opened or reopened during the year 1897.....	1,190
Number of accounts closed during the year 1897.....	1,063
Total number of deposits received during the year 1897.....	12,899
Total number of payments to depositors during the year 1897.....	13,215
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,525,240 72
Amount withdrawn during the year 1897	1,896,296 89
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$70,498 35
January, 1898.....	73,071 90
Credited at other periods	1,150 01
	<hr/> 144,715 26 <hr/>
Average amount of each account January 1, 1898.....	546 05
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	8,586 11
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	91

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

FULTON COUNTY.

28. FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[51 West Main street; incorporated 1892.]

DAVID A. WELLS, President.

EDWARD WELLS, Secretary.

TRUSTEES.

MARTIN KENNEDY,
JAMES McMARTIN,
JAMES I. YOUNGLOVE,
P. P. ARBERSINGER,
CORNELIUS M. ROWELL,
EDWARD WELLS,

WILLIAM T. BRIGGS,
WILLIAM S. SNYDER,
MATHIAS GREWEN,
GEORGE H. KECK,
THOMAS E. RICKETTS,

OLIVER GETMAN,
JAMES F. MASON,
JOHN H. DECKER,
DAVID A. WELLS,
PATRICK H. McDERMOTT,
DAVID H. VAN HEUSEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$35,500 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State	\$8,000 00	\$8,000 00	\$8,000 00	
Villages in this State.....	14,000 00	14,510 00	14,374 33	
	<hr/> \$22,000 00	<hr/> \$22,500 00	<hr/> \$22,434 33	
				<hr/> 22,484 33 <hr/>

Cash on deposit in banks or trust companies.....	\$5,655 47
Cash on hand.....	413 14
Total of collectible interest.....	816 25
	<u>\$64,818 19</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$59,202 01
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....	173 07
Surplus.....	5,443 11
	<u>\$64,818 19</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$9,807 24
From depositors, not including interest credited.....	18,210 01
From interest on loans, deposits and investments.....	8,874 86
From mortgages.....	22,800 00
From redemption of stocks and bonds.....	1,000 00
From stocks and bonds sold, par value, \$5,500; amount received therefor.....	5,099 12
	<u>\$60,891 23</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$54,429 63
To current expenses of the bank, viz.:	
For expenses of banking house or rent of banking rooms.....	\$300 00
For other expenses.....	93 99
	393 99
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	6,067 61
	<u>\$60,891 22</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	576
Number of accounts closed during the year 1897.....	205
Total number of deposits received during the year 1897.....	948
Total number of payments to depositors during the year 1897.....	744
Amount deposited during the year 1897, not including interest credited for that period.....	\$18,210 01
Amount withdrawn during the year 1897.....	54,429 63
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897.....	\$1,250 77
November, 1897.....	906 37
	2,247 14
Average amount of each account January 1, 1898.....	103 76
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	1,640 14

Rate per cent. of dividends or interest to depositors during the year 1897,
3 per cent.

GREENE COUNTY.

29. CATSKILL SAVINGS BANK, CATSKILL.

[Main street; incorporated 1868.]

W. IRVING JENNINGS, President.

JEREMIAH DAY, Secretary.

TRUSTEES.

BENJAMIN WEY,
WILLIAM PALMATIER,
LUCIUS K. DOTY,
EMORY A. CHASE,
W. IRVING JENNINGS,

JAMES STEAD,
JEREMIAH DAY,
ORRIN DAY,
CHAUNCEY SMITH,
GEORGE S. LEWIS,

JOHN B. FOOTE,
CHARLES E. BASSETT,
WILLIAM H. VAN INDER,
ADDISON P. JONES,
FRANK H. OSBORNE.

FINANCIAL.
RESOURCES.

Bonds and mortgages... \$387,085 81
Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$146,000 00	\$159,322 50	\$164,250 00
State of Kansas.....	3,999 99	4,059 98	3,999 99
State of Wyoming.....	25,000 00	34,562 50	33,250 00
State of California.....	14,900 00	15,794 00	15,719 50
State of North Dakota.....	20,000 00	20,506 00	20,600 00
State of Florida.....	10,000 00	11,062 50	11,050 00
Cities in other States.....	124,000 00	136,525 50	136,181 25
Cities in this State.....	269,664 43	288,030 34	283,632 58
Counties in this State.....	16,000 00	18,336 80	18,255 00
Towns in this State.....	62,200 00	65,609 54	64,904 75
Villages in this State.....	158,000 00	165,300 32	166,967 50
School districts.....	27,500 00	27,735 06	27,770 00
	<u>\$879,264 42</u>	<u>\$946,904 54</u>	<u>\$946,630 57</u>

946,630 57

Other real estate, cost, \$6,890.08; book value, \$6,890.08;
estimated present value..... 8,000 00
Cash on deposit in banks or trust companies..... 66,963 99
Total of collectible interest..... 22,853 46
Amount of all other assets, viz.: Safes and furniture..... 600 00

\$1,432,133 33

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,217,166 71
Interest credited or to be credited for the six months ending with December 31, 1897.....	19,788 90
	<u>\$1,236,955 61</u>
Surplus.....	195,177 72
	<u>\$1,432,133 33</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$69,055 42
From depositors, not including interest credited.....	348,695 05
From interest on loans, deposits and investments.....	55,848 83
From rents from other real estate.....	100 00
From mortgages.....	28,306 40
From redemption of stocks and bonds.....	20,600 00
	<u>\$522,605 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$298,889 65
For loans on bonds and mortgages	18,750 00
For stocks and bonds purchased, par value, \$180,803.12; cost, including premiums, commissions, etc.	141,944 93
For interest (other than interest payments to depositors).....	1,298 07
For current expenses of the bank, viz.:	
For salaries	\$8,000 00
For expenses of banking house or rent of banking rooms.	600 00
For other expenses.....	499 08
	4,099 08
For taxes on real estate, except banking house.....	85 64
Other payments, viz.:	
Amount credited depositors' accounts.....	\$574 10
Old account paid.....	80
	574 40
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	66,963 99
	<u>\$522,605 70</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	3,487
Number of accounts opened or reopened during the year 1897.	717
Number of accounts closed during the year 1897.....	776
Total number of deposits received during the year 1897.....	8,668
Total number of payments to depositors during the year 1897.	2,745
Amount deposited during the year 1897, not including interest credited for that period.....	\$348,695 05
Amount withdrawn during the year 1897.....	298,889 65
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$18,934 37
January, 1898.....	19,788 90
	38,713 27
Average amount of each account January 1, 1898.....	354 73
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,014 58
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers	27
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	4
Total amount of such accounts	<u>\$18,396 47</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

JEFFERSON COUNTY.

30. THE CARTHAGE SAVINGS BANK, CARTHAGE.

[State street; incorporated 1887.]

J. L. NORTON, President.

E. H. MYERS, Secretary.

TRUSTEES.

ALLEN E. KILBY,
MARCUS P. MASON,
JAMES GALVIN,
ALLEN G. PECK,
ADAMSON L. CLARK,
JOHN L. NORTON,

FOSTER PENNIMAN,
L. D. THOMPSON,
JOHN E. STRICKLAND,
JOHN D. DRYDEN,
PARSON F. WHITE,
CHARLES E. LAKE,

EPHRAIM H. MYERS,
CHRISTIAN M. ROHR,
MARTIN RUGG,
JAMES H. DAWLEY,
CARLOS L. FREDERICK,
C. J. CLARK.

JEFFERSON COUNTY.

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FINANCIAL.
RESOURCES.

Bonds and mortgages				\$42,488 50
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State.....	\$10,200 00	\$10,386 45	\$10,352 50	
Villages in this State	8,500 00	8,500 00	8,687 50	
	<u>\$18,700 00</u>	<u>\$18,886 45</u>	<u>\$18,990 00</u>	18,990 00
Other real estate, cost, \$1,819.45; book value, \$1,819.45; estimated present value.....				2,000 00
Cash on deposit in banks or trust companies				40,837 61
Cash on hand				7,567 87
Total of collectible interest... ..				1,865 83
				<u>\$118,248 81</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$108,921 18	
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,927 68	
		\$110,848 86
Surplus.....		2,399 95
		<u>\$118,248 81</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$41,749 71
From depositors, not including interest credited.....	87,745 53
From interest on loans, deposits and investments... ..	4,789 84
From rents from other real estate	63 00
From mortgages.....	8,925 00
From redemption of stocks and bonds.....	1,450 00
	<u>\$89,673 10</u>

PAYMENTS.

To depositors, including interest paid to them	\$35,749 59
For loans on bonds and mortgages	5,000 00
For interest (other than interest payments to depositors).....	2 30
For current expenses of the bank, viz.:	
For salaries	\$200 00
For expenses of banking house or rent of banking rooms.....	200 00
For other expenses.....	69 33
	<u>469 33</u>
For taxes on real estate, except banking house.....	5 90
For repairs and other incidental expenses on real estate, except banking house.....	42 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	48,404 98
	<u>\$89,673 10</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	761
Number of accounts opened or reopened during the year 1897.....	136
Number of accounts closed during the year 1897.....	98
Total number of deposits received during the year 1897.....	831
Total number of payments to depositors during the year 1897.....	612

Amount deposited during the year 1897, not including interest credited for that period.....	\$37,745 55
Amount withdrawn during the year 1897.....	85,748 59
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$1,899 68
January, 1898.....	1,927 68
Credited at other periods.....	4 20
Paid but not credited at other periods.....	2 30
	3,833 80
Average amount of each account January 1, 1898.....	145 66
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,060 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	1
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$3,060 00

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

31. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

GEORGE W. WIGGINS, President.

A. T. E. LANSING, Treasurer.

TRUSTEES.

D. W. BALDWIN,
G. W. WIGGINS,
G. C. SHERMAN,
J. A. LAWYER,
C. W. CLARE,

N. P. WARDWELL,
ROSS C. SCOTT,
F. R. FARWELL,
R. H. HUNTINGTON,
A. L. UPHAM,

J. R. MILLER,
A. F. BARKER,
G. V. S. CAMP,
ROBT J. BUCK,
HENRY PURCELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$1,469,989 85
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$101,000 00	\$118,389 50	\$119,745 00
Cities in other States.....	30,000 00	33,555 00	32,421 00
Cities in this State.....	269,362 23	269,640 23	213,257 47
Counties in this State.....	32,000 00	32,200 00	32,250 80
Towns in this State.....	412,359 00	419,541 00	424,888 36
Villages in this State.....	61,100 00	63,284 50	64,527 88
School districts.....	53,400 00	53,580 00	55,005 88
	<u>\$890,212 23</u>	<u>\$930,190 23</u>	<u>\$942,991 84</u>
Loans on pledge of securities, as authorized by chapter 639, Laws of 1892.....			800 00
Banking house and lot, cost, \$79,048.78; book value, \$75,000; estimated present value.....			75,000 00
Other real estate, cost, \$4,761.01; book value, \$2,414.12; estimated present value.....			2,253 11
Cash on deposit in banks or trust companies.....			279,930 77
Cash on hand.....			48,866 93
Total of collectible interest.....			82,578 88
Amount of all other assets, viz.:			
Land contracts.....		\$1,655 00	
Rents due and accrued.....		1,398 16	
			3,053 16
			<u>\$2,855,459 08</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,522,796 10	
Interest credited or to be credited for the six months ending with December 31, 1897	44,817 87	\$2,567,548 47
Surplus.....		287,915 56
		<u>\$2,855,459 08</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$226,054 92
From depositors, not including interest credited	911,889 73
From interest on loans, deposits and investments	117,625 66
From rents from banking house	4,814 18
From mortgages	98,017 44
From redemption of stocks and bonds	71,087 41
From all other sources, viz.:	
Part payment on contract, Wart	\$70 00
Part payment on contract, Saunders	100 00
Insurance advanced, repaid	80 25
	<u>200 25</u>
	<u>\$1,424,189 59</u>

PAYMENTS.

To depositors, including interest paid to them	\$807,844 81
From loans on bonds and mortgages	171,858 00
For stocks and bonds purchased, par value, \$89,950; cost, in- cluding premiums, commissions, etc.	98,682 00
For interest (other than interest payments to depositors)	325 28
For current expenses of the bank, viz.:	
For salaries	\$7,818 84
For expenses of banking house or rent of banking rooms ..	1,933 09
For other expenses	2,430 46
	<u>11,677 79</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,200 00
For repairs and other incidental expenses on real estate, except banking house	53 11
Other payments, viz.:	
Loss on foreclosure	\$3,981 09
Insurance advanced	186 23
Searches	37 82
Errors, affect cash	104 00
Recording deed	3 58
Survey	120 18
Insurance paid on mortgaged property	49 85
Taxes paid	1 55
Judgment	297 16
Inter-st correction	20 00
	<u>4,801 46</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	328,797 69
	<u>\$1,424,189 59</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	12,256
Number of accounts opened or reopened during the year 1897 ..	1,937
Number of accounts closed during the year 1897	1,412
Total number of deposits received during the year 1897	15,174
Total number of payments to depositors during the year 1897 ..	11,852

Amount deposited during the year 1897, not including interest credited for that period	\$911,389 78
Amount withdrawn during the year 1897	807,344 31
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$42,775 43
January, 1898	44,817 37
Credited at other periods	10 58
Paid but not credited at other periods	4 00
	87,607 38
Average amount of each account January 1, 1898	209 49
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	4,675 59
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	8
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	3
Total amount of such accounts	\$8,793 00

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

32. WATERTOWN SAVINGS BANK, WATERTOWN.

[17 Washington street; Incorporated 1893.]

W. W. TAGGART, President.

OSCAR P. HADCOCK, Treasurer.

TRUSTEES.

ALLEN C. BEACH,
JOHN C. STREETER,
GEORGE C. McMULLEN,
SILAS L. GEORGE,
AUGUSTUS GODDALE,
BOSWELL P. FLOWER,

GEORGE H. BABCOCK,
HIRAM F. INGLEHART,
HENRY M. BALL,
ALBERT BUSHNELL,
CHARLES E. BROWN,
ORRIN D. HILL,
ANDREW C. CORNWALL,

JOHN P. DOUGLASS,
GEORGE J. DRYDEN,
WM. W. TAGGART,
ISAAC L. HUNT,
L. O. WOODRUFF,
J. B. KIRKBRIDE.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$89,630 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Towns in this State	\$12,700 00	\$12,721 00	\$13,042 00
Villages in this State	5 000 00	5,775 00	5,775 00
School districts	13,000 00	13,800 00	13,800 00
	<u>\$30,700 00</u>	<u>\$32,296 00</u>	<u>\$32,617 00</u>

	32,677 60
Cash on deposit in banks or trust companies	23,854 59
Cash on hand	1,208 93
Total of collectible interest	858 29
Amount of all other assets, viz.: Furniture and fixtures	425 38

\$147,644 19

LIABILITIES.

Amount due depositors, viz.:

Principal	\$144,099 35
Interest credited or to be credited for the six months ending with December 31, 1897	2,078 12
	<u>\$146,108 47</u>
Surplus	1,535 73

\$147,644 19

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$35,787 92
From depositors, not including interest credited.....	148,785 10
From interest on loans, deposits and investments	4,417 87
From rents from banking house.....	850 00
From mortgages	4,920 00
From redemption of stocks and bonds.....	500 00
From loans paid.....	750 00
	<hr/>
	\$190,490 89
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$52,009 84
For loans on bonds and mortgages.....	66,800 00
For stocks and bonds purchased, par value, \$22,600; cost, including premiums, commissions, etc.....	24,175 00
For interest (other than interest payments to depositors).....	192 97
For current expenses of the bank, viz.:	
For salaries.....	\$104 00
For expenses of banking house or rent of banking rooms.....	600 00
For other expenses.....	206 95
	<hr/>
	910 95
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	46,902 13
	<hr/>
	\$190,490 89
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	456
Number of accounts opened or reopened during the year 1897..	811
Number of accounts closed during the year 1897.....	100
Total number of deposits received during the year 1897.....	1,128
Total number of payments to depositors during the year 1897..	644
Amount deposited during the year 1897, not including interest credited for that period.....	\$148,785 10
Amount withdrawn during the year 1897.....	52,009 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$1,868 00
January, 1898	2,078 12
Paid but not credited at other periods	160 56
	<hr/>
	3,606 68
Average amount of each account January 1, 1898	820 41
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

KINGS COUNTY.

33. BREVOORT SAVINGS BANK, BROOKLYN.

[1192 Fulton street; incorporated 1890.]

FELIX CAMPBELL, President.

JOHN W. EVANS, Secretary.

TRUSTEES.

JAMES O. CARPENTER,
CHARLES COOPER,
FELIX CAMPBELL,
THOMAS B. RUTAN,
JOHN D. SULLIVAN,
FRED. W. CARRUTHERS,
HENRY CARSON,
ERNST NATHAN,

HENRY I. HAYDEN,
THOMAS J. WASHBURN,
WALTER S. BREWSTER,
LLEWELLYN A. WRAY,
JOHN McNAMEE,
HOWARD M. SMITH,
THOMAS MONOHAN,

CHARLES W. BETTS,
NELSON J. GATES,
ALFRED J. POUCH,
DAVID H. VALENTINE,
LOOMIS L. LANGDON,
GRANVILLE W. HARMAN,
JOHN W. EVANS,
HENRY E. HUTCHINSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..				\$380,450 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$10,000 00	\$11,570 12	\$12,200 00	
State of Maine.....	1,000 00	1,006 25	1,010 00	
Cities in other States.....	47,500 00	51,378 07	51,846 00	
Cities in this State	28,500 00	29,218 30	29,920 50	
Counties in this State	80,000 00	80,427 00	81,373 00	
Towns in this State.....	10,000 00	10,250 00	10,620 00	
Villages in this State	10,000 00	10,475 00	11,080 50	
	<u>\$137,000 00</u>	<u>\$144,324 74</u>	<u>\$148,050 00</u>	148,050 00
Other real estate, cost, \$3,909.65; book value, \$4,034.34; estimated present value.....				4,350 00
Cash on deposit in banks or trust companies.....				53,798 00
Cash on hand.....				2,433 88
Total of collectible interest				5,194 80
Amount of all other assets, viz.: Fixtures				1,774 50
				<u><u>\$595,949 38</u></u>

LIABILITIES.

Amount due depositors, viz.:			
Principal		\$582,524 21	
Interest credited or to be credited for the six months ending with December 31, 1897.....		10,249 47	
			\$592,773 68
Surplus			3,175 68
			<u><u>\$595,949 38</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$59,672 13
From depositors, not including interest credited.....	349,639 05
From interest on loans, deposits and investments	23,837 80
From rents from other real estate	300 00
From mortgages.....	9,724 10
From redemption of stocks and bonds.....	11,000 00
	<u><u>\$453,863 17</u></u>

KINGS COUNTY.

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PAYMENTS.

ors, including interest paid to them.....	\$289,812 85
on bonds and mortgages	103,500 00
s and bonds purchased, par value, \$40,000; cost,	
g premiums, commissions, etc.....	43,848 87
st (other than interest payments to depositors).....	388 52
it expenses of the bank, viz.:	
ries.....	\$1,872 06
nses of banking house or rent of banking rooms.....	660 00
r expenses	733 76
	8,265 76
estate acquired by foreclosure, or in settlement of	
the bank	3,909 65
on real estate, except banking house.....	182 04
s and other incidental expenses on real estate, except	
house.	66 55
ments, viz.:	
on property acquired.....	\$176 10
ent to trustees, with interest.....	2,487 66
	2,663 96
and and in banks or trust companies, December 31,	
er transactions of the day	56,230 47
	<u>\$453,863 17</u>

STATISTICAL INFORMATION.

f open accounts January 1, 1898.....	3,344
f accounts opened or reopened during the year 1897.....	956
f accounts closed during the year 1897.....	600
ber of deposits received during the year 1897.....	8,087
ber of payments to depositors during the year 1897.....	4,903
eposited during the year 1897, not including interest	
for that period.....	\$349,689 05
ithdrawn during the year 1897.....	239,812 85
f interest credited and paid for the year 1897, viz.:	
7.....	\$8,599 87
, 1898.....	10,249 47
at other periods	29 79
	18,878 63
mount of each account January 1, 1898	174 27
ount due any one depositor January 1, 1898, except	
arising from judicial sales, including deposits made	
of a court of record, or of a surrogate	3,360 55
f accounts which exceeded \$3,000 at the last trial	
of depositors' ledgers	8

r cent. of dividends or interest to depositors during the year 1897,

34. BROOKLYN SAVINGS BANK, BROOKLYN.

[Corner Pierrepont and Clinton streets; incorporated 1827.]

SMITH, President.

FELIX E. FLANDREAU, Cashier.

TRUSTEES.

D. WHITE,	LYMAN R. GREENE,	JOHN F. HALSTED,
SHELDON,	EDWARD H. KIDDER,	WILLIAM V. R. SMITH,
SMITH,	CROWELL HADDEN,	JAMES L. MORGAN, Jr.,
J. LOW,	EDWARD H. LITCHFIELD,	FRANK L. BARBOTT,
J. EDWARDS,	FRANK LYMAN,	CHARLES A. HOYT,
CHRISTENSEN,	EDWIN F. KNOWLTON,	JAMES H. BATES,
V. BRAMAN,	HENRY E. PIERREPONT,	FRANCIS L. EAMES,
BULKLEY,	DAVID G. LEGGET,	EDWARD MERRITT,
OGDEN,		HENRY F. NOYES.

FINANCIAL.
RESOURCES.

Bonds and mortgages..... \$10,069,945 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$7,500,000 00	\$8,468,295 58	\$8,655,000 00
District of Columbia	1,000,000 00	1,235,405 00	1,150,000 00
State of New Hampshire	14,500 00	14,500 00	16,240 00
State of Rhode Island	200,000 00	214,500 00	212,000 00
State of Missouri	300,000 00	300,750 00	303,000 00
State of Massachusetts	1,800,000 00	1,942,875 00	1,901,000 00
State of Kentucky	400,000 00	453,275 00	428,000 00
State of Maryland	200,000 00	209,875 00	202,000 00
State of Maine	100,000 00	105,340 00	100,000 00
Cities in other States	3,716,000 00	3,960,722 30	3,990,730 00
Cities in this State	6,472,500 00	6,822,502 58	7,081,975 00
Counties in this State	872,500 00	934,780 00	912,100 00
Towns in this State	68,000 00	68,277 50	71,400 00
	<u>\$22,643,500 00</u>	<u>\$24,726,097 96</u>	<u>\$24,973,445 00</u>
			24,973,445 00
Banking houses and lots, cost, \$783,986.10; book value, \$500,000; estimated present value.....			500,000 00
Cash on deposit in banks or trust companies.....			1,592,505 03
Cash on hand.....			96,846 87
Total of collectible interest.....			405,339 56
			<u><u>\$37,660,081 46</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$32,013,642 07
Interest credited or to be credited for the six months ending with December 31, 1897.....	523,134 49
	<u>\$32,541,776 56</u>
Surplus.....	6,118,304 90
	<u><u>\$37,660,081 46</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,942,399 01
From depositors, not including interest credited.....	8,403,123 95
From interest on loans, deposits and investments	1,846,066 08
From rents from banking house.....	994 59
From mortgages.....	787,350 00
From redemption of stocks and bonds.....	439,500 00
From stocks and bonds sold, par value, \$2,320,000; amount received therefor.....	2,408,125 00
From real estate sold	4,850 00
	<u><u>\$15,371,408 63</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$7,648,319 83
For loans on bonds and mortgages.....	2,051,345 00
For stocks and bonds purchased, par value, \$3,605,000; cost, including premiums, commissions, etc.....	3,834,307 00
For interest (other than interest payments to depositors)	20,468 20
For current expenses of the bank, viz.:	
For salaries	\$54,794 50
For expenses of banking house or rent of banking rooms.....	11,615 07
For other expenses	8,728 68
	<u><u>75,378 65</u></u>

For real estate acquired by foreclosure, or in settlement of debts due the bank	\$487 50
Other payments, viz.: Exchange of bonds	50,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	1,691,851 90
	<u>\$15,871,408 63</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1898.	57,421
Number of accounts opened or reopened during the year 1897.	9,409
Number of accounts closed during the year 1897.	8,091
Total number of deposits received during the year 1897.	75,359
Total number of payments to depositors during the year 1897.	70,878
Amount deposited during the year 1897, not including interest credited for that period.	\$8,402,138 95
Amount withdrawn during the year 1897.	7,648,219 83
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.	\$582,998 80
January, 1898.	528,184 49
	1,111,128 29
Average amount of each account January 1, 1898.	566 73
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	6,704 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	24

Rate per cent. of dividends or interest to depositors during the year 1897, $3\frac{1}{4}$ and 4 per cent.

35. THE BUSHWICK SAVINGS BANK, BROOKLYN.

[726 Grand street; incorporated 1873.]

JOSEPH LIEBMANN, President.

JOHN DAVIES, Cashier.

TRUSTEES.

JOSEPH LIEBMANN,
JOHN L. NOSTRAND,
RUFUS L. SCOTT,
E. E. BUNCE,
MOSES MAY,
JOHN G. JENKINS,
C. D. BURROWS, Jr.,

DANIEL CANTY,
JOHN DAVIES,
EDWARD BUSH,
ANSEL L. FREEMAN,
JOSEPH C. CABBLE,
HENRY SCHADE,

WILLIAM A. WELLS,
GEORGE W. SCHAEDELE,
JOHN H. SCHEIDT,
GEORGE GOMER,
FRANK JENKINS,
WILLIAM S. WANDELL,
CHARLES H. REYNOLDS.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$787,550 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$5,000 00	\$5,850 00	\$5,500 00
District of Columbia	15,000 00	16,308 50	15,225 00
State of California	10,000 00	10,750 00	10,375 00
State of Missouri	10,000 00	10,112 50	10,000 00
State of Kansas	1,000 00	1,011 82	1,000 00
State of Louisiana	30,000 00	29,800 00	30,000 00
State of Alabama	8,000 00	8,102 50	8,080 00
Cities in other States	61,000 00	64,170 00	63,650 00
Cities in this State	240,000 00	249,770 68	242,625 50
Counties in this State	28,000 00	28,070 00	28,000 00
Towns in this State	38,500 00	40,642 81	39,310 00
Villages in this State	15,000 00	16,656 60	15,602 50
	<u>\$402,100 00</u>	<u>\$481,238 89</u>	<u>\$469,368 00</u>

469,368 00

616671

Banking house and lot, cost, \$33,155.21; book value, \$30,000; estimated present value	\$30,000 00
Cash on deposit in banks or trust companies	77,538 08
Cash on hand	10,959 50
Total of collectible interest	10,814 97
Amount of all other assets, viz.: Furniture and fixtures account	4,400 00
	<u>\$1,840,120 53</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,272,949 61
Interest credited or to be credited for the six months ending with December 31, 1897.....	21,556 24
	<u>\$1,294,505 85</u>
Surplus	45,614 70
	<u>\$1,340,120 55</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$79,341 75
From depositors, not including interest credited	657,848 76
From interest on loans, deposits and investments	54,666 26
From rents from banking house	2,374 00
From mortgages.....	34,100 00
From redemption of stocks and bonds	29,800 00
From loans paid	7,000 00
From real estate sold	5,200 00
	<u>\$870,330 79</u>

PAYMENTS.

To depositors, including interest paid to them	\$498,904 21
For loans on bonds and mortgages	144,000 00
For loans on pledge of securities	7,000 00
For stocks and bonds purchased, par value, \$94,000; cost, including premiums, commissions, etc	97,644 26
For interest (other than interest payments to depositors)	826 26
For current expenses of the bank, viz.:	
For salaries.....	\$4,177 00
For expenses of banking house or rent of banking rooms.....	900 00
For other expenses	930 26
	<u>6,006 26</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	5,016 50
Other payments, viz.:	
Expenses of banking house (rental).....	\$2,316 56
Purchase of bank building.....	25,000 00
	<u>\$7,316 56</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	88,497 26
	<u>\$870,330 79</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,511
Number of accounts opened or reopened during the year 1897.....	1,343
Number of accounts closed during the year 1897.....	683
Total number of deposits received during the year 1897.....	9,653

KINGS COUNTY.

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Number of payments to depositors during the year 1897.	6,699
Deposited during the year 1897, not including interest	
for that period.....	\$657,848 76
Withdrawn during the year 1897....	498,904 21
of interest credited and paid for the year 1897, viz.:	
1897	\$19,353 88
1898.....	21,556 24
Amount of each account January 1, 1898.....	40,910 12
Amount due any one depositor January 1, 1898, except	286 96
arising from judicial sales, including deposits made	
of a court of record, or of a surrogate.....	8,697 97
of accounts which exceeded \$3,000 at the last trial	
of depositors' ledgers....	8
per cent. of dividends or interest to depositors during the year 1897,	
at. on sums of \$1,000 or under, and 8 per cent. on excess to \$3,000.	

THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Corner Fourth and Flatbush avenues; incorporated 1886.]

RUSHMORE, President.

FREDERICK H. WEBSTER, Treasurer.

TRUSTEES.

WICK O. AFFELD,	W. S. SILLCOCKS,	WILLIAM H. HAZZARD,
G. BLACKFORD,	FREDERICK H. WEBSTER,	EDW. A. CRUKSHANK,
J. DETTMER,	JOHN DELMAR,	JOHN B. SUMMERFIELD,
J. S. STEWART,	REUBEN LELAND,	WM. E. PHILIPS,
J. E. TEALE,	THEOPHILUS OLENA,	WM. A. AVIS,
J. HARKNESS,	DAVID R. MORSE,	ISAAC HARRIS,
RUSHMORE,	NATHAN T. SPRAGUE,	FRANK SQUIER.
	WILLIAM WILSON,	

FINANCIAL.

RESOURCES.

Real estate mortgages.....				\$418,750 00
and bond investments, viz.:				
and bonds.	Par value.	Actual cost.	Estimated market value.	
Other States	\$4,000 00	\$4,000 00	\$4,280 00	
This State	30,000 00	33,880 00	35,258 06	
This State	67,000 00	67,843 35	69,596 05	
This State	56,700 00	57,749 60	61,373 60	
Trusts	20,200 00	20,200 00	32,155 82	
	<u>\$186,900 00</u>	<u>\$192,672 95</u>	<u>\$202,663 53</u>	
deposit in banks or trust companies.....				202,668 52
on hand.....				70,809 69
collectible interest.....				1,572 40
				6,785 28
				<u>\$695,080 89</u>

LIABILITIES.

Due to depositors, viz.:	
Capital	\$664,513 46
Not credited or to be credited for the six months	
ending with December 31, 1897.....	11,615 69
	<u>\$676,129 15</u>
	18,951 74
	<u>\$695,080 89</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$67,781 78
From depositors, not including interest credited.....	847,086 69
From interest on loans, deposits and investments.....	28,701 51
From mortgages.....	15,400 00
From redemption of stocks and bonds.....	40,597 00
	<u>\$499,566 98</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$288,119 54
For loans on bonds and mortgages.....	74,800 00
For stocks and bonds purchased, par value, \$56,000; cost, including premiums, commissions, etc.....	56,000 00
For interest (other than interest payments to depositors).....	198 78
For current expenses of the bank, viz.:	
For salaries.....	\$8,495 28
For expenses of banking house or rent of banking rooms.....	1,200 00
For other expenses.....	618 81
	<u>5,809 09</u>
Other payments, viz.: Premiums on bonds purchased....	8,757 50
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	71,682 00
	<u>\$499,566 98</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,896
Number of accounts opened or reopened during the year 1897.....	915
Number of accounts closed during the year 1897.....	701
Total number of deposits received during the year 1897.....	7,173
Total number of payments to depositors during the year 1897.....	5,311
Amount deposited during the year 1897, not including interest credited for that period.....	\$847,086 69
Amount withdrawn during the year 1897.....	288,119 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$10,602 15
January, 1898.....	11,615 09
	<u>22,217 24</u>
Average amount of each account January 1, 1898.....	199 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,275 81
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	9

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

37. THE DIME SAVINGS BANK, BROOKLYN.

[Court and Remsen streets; incorporated 1859.]

B. H. HUNTINGTON, President.**J. LAWRENCE MARCELLUS, Secretary.****TRUSTEES.**

ALANSON TRASK,
JOHN W. HUNTER,
GEORGE W. BERGEN,
A. H. W. VAN SICLEN,
J. LAWRENCE MARCELLUS,
BENJ. H. HUNTINGTON,

JAMES E. DEAN,
GEORGE W. SOUTHARD,
JOHN TRUSLOW,
JACOB COLE,
DANIEL F. FERNALD,
WILLIAM H. WALLACE,
JOHN E. LEECH,

GEORGE W. CHAUNCEY,
DAVID W. LEWIS,
CORNELIUS N. HOAGLAND,
WILLIAM C. WALLACE,
ALBERT B. CHANDLER,
EDWARD H. KELLOGG.

FINANCIAL.**RESOURCES.**

Bonds and mortgages. \$10,961,172 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$1,500,000 00	\$1,508,362 50	\$1,695,000 00
State of Connecticut	500,000 00	505,000 00	500,000 00
State of Missouri	600,000 00	612,958 74	600,000 00
State of Ohio	150,000 00	155,880 00	155,025 00
State of Kansas	1,435 00	1,435 00	1,435 90
Cities in other States	755 800 00	791 259 70	807,971 46
Cities in this State	8,274,000 00	8,362,405 89	8,440,137 40
Counties in this State	1,770,000 00	1,841,227 50	1,953,457 50
Towns in this State	868,000 00	885 050 15	991,761 70
Villages in this State	187,000 00	144,600 60	148,278 50
	<u>\$9,556,235 90</u>	<u>\$9,808,270 98</u>	<u>\$10,290,667 46</u>
			10,299,667 46
Banking house and lot, cost, \$285,000; book value, \$350,000; estimated present value.			250,000 00
Other real estate, cost, \$176,598.34; book value, \$176,598.34; estimated present value.			176,598 34
Cash on deposit in banks or trust companies.			1,685,831 87
Cash on hand			223,169 25
Total of collectible interest			250,642 24
			<u><u>\$23,847,081 16</u></u>

LIABILITIES.**Amount due depositors, viz.:**

Principal	\$21,553,677 20
Interest credited or to be credited for the six months ending with December 31, 1897.	402,763 27
	<u>\$21,956,440 47</u>
Surplus	1,890,640 69
	<u><u>\$23,847,081 16</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.	\$1,465,939 39
From depositors, not including interest credited	5,679,460 64
From interest on loans, deposits and investments.	819,059 09
From rents from banking house	1,551 85
From rents from other real estate.	1,998 55
From mortgages.	729,750 00
From redemption of stocks and bonds.	809,317 95
From real estate sold.	10,485 00

From all other sources, viz :

Taxes advanced on bonds and mortgages, repaid.....	\$308 26	
Insurance advanced on bonds and mortgages, repaid.....	228 80	
Appraisal fees.....	50 00	
		<u>\$1,287 06</u>
		<u>\$9,018,749 33</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,163,118 18	
For loans on bonds and mortgages.....	1,226,500 00	
For stocks and bonds purchased, par value, \$565,800; cost, including premiums, commissions, etc.....	590,202 70	
For interest (other than interest payments to depositors)	5,675 35	
For current expenses of the bank, viz.:		
For salaries	\$42,762 53	
For expenses of banking house or rent of banking rooms.....	4,489 99	
For other expenses	13,450 61	
		<u>60,708 13</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	52,159 73	
For taxes on real estate, except banking house	4,820 40	
For repairs and other incidental expenses on real estate, except banking house	720 14	
Other payments, viz.:		
Profit and loss, other real estate	\$3,185 00	
Commission and sale of same	73 00	
Protest fees and legal services.....	617 82	
Banking Department examination	810 00	
Short cash	204 59	
Insurance bond and mortgage	928 80	
Annual dues, Savings Bank Association.....	50 00	
Banking Department, dormant account....	70 23	
Banking Department, draft	404 36	
Insurance bond and mortgage	4 80	
		<u>6,848 59</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,909,001 12	
		<u>\$9,018,749 33</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	55,938	
Number of accounts opened or reopened during the year 1897.....	8,656	
Number of accounts closed during the year 1897.....	7,965	
Total number of deposits received during the year 1897.....	74,824	
Total number of payments to depositors during the year 1897.....	63,854	
Amount deposited during the year 1897, not including interest credited for that period.....	\$5,679,460 64	
Amount withdrawn during the year 1897	5,163,118 18	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$389,254 34	
January, 1898.....	402,763 27	
		<u>792,021 61</u>
Average amount of each account January 1, 1898	892 51	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,644 31	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	39	
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	4	
Total amount of such accounts	<u>\$18,856 51</u>	

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

38. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[52 Broadway; Incorporated 1864.]

JOHN MOLLENHAUER, President.

HENRY GECKLER, Secretary.

TRUSTEES.

ROBERT THOMAS,
COULSON SHEPHERD,
G. I. TOTTON,
GEORGE NICHOLS,
ISAAC HICKS,

JOHN MOLLENHAUER,
W. P. STURGIS,
JAMES BOUGHTON,
HENRY J. VOGEL,
ELIJAH CABLE,

JOSEPH APPLGATE,
JACOB F. HEALEY,
HENRY GECKLER,
ROBERT B. FERGUSON,
AUGUSTUS WENZEL.

FINANCIAL. RESOURCES.

Bonds and mortgages.....				\$1,889,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$100,000 00	\$113,659 19	\$114,125 00	
Cities in this State.....	509,100 00	625,758 82	583,008 27	
Counties in this State.....	90,000 00	97,391 00	98,582 00	
Towns in this State.....	80,900 00	28,273 50	33,878 76	
	<u>\$730,000 00</u>	<u>\$865,082 51</u>	<u>\$808,589 03</u>	808,589 08
Banking house and lot, cost, \$90,571.57; book value, \$65,000; estimated present value				65,000 00
Cash on deposit in banks or trust companies				316,532 42
Cash on hand				17,962 84
Total of collectible interest.....				21,210 27
				<u>\$3,068,494 06</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$2,780,990 83
Interest credited or to be credited for the six months ending with December 31, 1897.....	51,412 86
	<u>\$2,841,403 19</u>
Surplus	227,090 87
	<u>\$3,068,494 06</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$220,625 83
From depositors, not including interest credited.....	1,278,174 57
From interest on loans, deposits and investments.....	125,583 91
From rents from banking house	865 00
From mortgages.....	100,420 00
From redemption of stocks and bonds.....	58,000 00
From all other sources, viz.: Cash over and satisfaction of mortgages....	119 56
	<u>\$1,783,288 87</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$863,420 61
For loans on bonds and mortgages	409,100 00
For stocks and bonds purchased, par value, \$156,000; cost, including premiums, commissions, etc	162,916 00
For interest (other than interest payments to depositors).....	884 12

For current expenses of the bank, viz.:

For salaries	\$10,560 00	
For expenses of banking house or rent of banking rooms..	1,810 89	
For other expenses.....	1,101 99	
		\$18,472 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		884,494 76
		<u>\$1,783,268 37</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,981
Number of accounts opened or reopened during the year 1897.....	2,030
Number of accounts closed during the year 1897.....	1,909
Total number of deposits received during the year 1897.....	14,573
Total number of payments to depositors during the year 1897..	9,008
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,278,174 57
Amount withdrawn during the year 1897.....	862,420 61
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$45,580 04
January, 1898.....	51,412 86
	96,992 90
Average amount of each account January 1, 1898	858 26
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,815 71
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	52

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent. on \$5 to \$3,000.

39. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; Incorporated 1860.]

DARWIN R. JAMES, President.

EUGENE F. BARNES, Treasurer.

TRUSTEES.

DARWIN R. JAMES,
CHARLES A. PECK,
THOMAS J. ATKINS,
EUGENE F. BARNES,
JOHN H. IRELAND,

CHARLES K. WALLACE,
DANIEL A. ELDREDGE,
R. J. OWENS,
LESTER W. BEASLEY,
JOHN W. JAMES,
ALEX. HUTCHINS,

WILLIAM A. GRAHAM,
CHARLES T. GEYER,
JAMES N. BROWN,
JOHN H. ROWLAND,
HENRY E. NESMITH, Jr.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$1,846,100 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
United States.....	\$150,000 00	\$169,892 20	\$172,500 00
State of Indiana.....	50,000 00	51,250 00	50,000 00
Cities in other States.....	200,000 00	210,837 50	215,775 00
Cities in this State	285,000 00	305,418 75	329,525 00
Counties in this State.....	237,000 00	250,192 50	249,000 00
Towns in this State.....	78,000 00	80,132 00	85,800 00
Villages in this State.....	27,000 00	29,257 50	27,900 00
School districts.....	18,500 00	21,216 05	20,777 50
	<u>\$1,045,500 00</u>	<u>\$1,118,198 80</u>	<u>\$1,151,277 50</u>
			1,151 277 50

KINGS COUNTY.

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Banking house and lot, cost, \$48,741.60; book value, \$48,741.60; estimated present value.....	\$25,000 00
Cash on deposit in banks or trust companies	195,882 00
Cash on hand	40,009 80
Total of collectible interest.....	22,474 04
	<u>\$2,780,742 84</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,488,289 79
Interest credited or to be credited for the six months ending with December 31, 1897....	39,773 49
	<u>\$2,528,018 28</u>
Surplus	252,729 56
	<u>\$2,780,742 84</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$190,970 22
From depositors, not including interest credited	884,288 68
From interest on loans, deposits and investments.....	110,598 17
From rents from banking house.....	456 00
From mortgages.....	57,550 00
From redemption of stocks and bonds.....	4,500 00
From stocks and bonds sold, par value, \$50,000; amount received therefor	64,520 00
	<u>\$1,812,873 07</u>

PAYMENTS.

To depositors, including interest paid to them	\$862,980 58
For loans on bonds and mortgages.....	89,000 00
For stocks and bonds purchased, par value, \$100,000; cost, including premiums, commissions, etc.	108,968 75
For interest (other than interest payments to depositors)....	968 96
For current expenses of the bank, viz.:	
For salaries	\$10,890 00
For expenses of banking house or rent of banking rooms.	1,833 41
For other expenses.....	8,390 07
	<u>15,113 48</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.	235,891 80
	<u>\$1,812,873 07</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,879
Number of accounts opened or reopened during the year 1897.	1,981
Number of accounts closed during the year 1897	1,638
Total number of deposits received during the year 1897.....	18,284
Total number of payments to depositors during the year 1897.	15,164
Amount deposited during the year 1897, not including interest credited for that period.....	\$884,288 68
Amount withdrawn during the year 1897.....	862,980 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$43,856 11
January, 1898	39,773 49
Credited at other periods.....	8 18
	<u>83,631 76</u>

Average amount of each account January 1, 1898	\$265 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,874 58
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	35

Rate per cent. of dividends or interest to depositors during the year 1897,
3 $\frac{1}{4}$ and 4 per cent.

40. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN.

[1032 Gates avenue; incorporated 1895.]

LEWIS E. MEEKER, President.

WILLIAM A. LOCKE, Cashier.

TRUSTEES.

LEWIS E. MEEKER,
CHAS. L. SICARDI,
PETER J. EPPIG,
GEO. E. MOULTON,

J. PARKER SLOAN,
HENRY L. GAUS,
HENRY VOLLWEILER,
HOMER L. BARTLETT,

CHAS. J. EDWARDS,
CHAS. JACOB,
EUGENE M. HENDRICKSON,
JOHN M. MOSER.

FINANCIAL RESOURCES.

Bonds and mortgages.....	\$76,650 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Florida.....	\$1,900 00	\$2,071 00	\$2,071 00
State of Louisiana.....	5,000 00	5,000 00	5,000 00
Cities in other States.....	15,500 00	16,632 70	16,632 70
Cities in this State.....	3,000 00	4,552 17	4,552 17
Towns in this State.....	2,600 00	2,716 52	2,716 52
	<u>\$38,000 00</u>	<u>\$30,972 39</u>	<u>\$30,972 39</u>

Cash on deposit in banks or trust companies.....	30,972 39
Cash on hand.....	12,775 70
	912 80
Total of collectible interest.....	1,218 70
	<u>\$122,529 59</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$119,542 17
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,768 72
	<u>\$121,310 89</u>
Surplus.....	1,218 70
	<u>\$122,529 59</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$11,421 49
From depositors, not including interest credited.....	140,824 67
From interest on loans, deposits and investments.....	3,460 36
From mortgages.....	1,800 00
From redemption of stocks and bonds.....	10,000 00
	<u>\$167,006 52</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$70,679 27
For loans on bonds and mortgages.....	58,800 00
For stocks and bonds purchased, par value, \$25,400; cost, including premiums, commissions, etc.....	28,400 65
For interest (other than interest payments to depositors).....	54 59
For current expenses of the bank, viz.: For other expenses....	888 51
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	13,688 50
	<u>\$167,006 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,488
Number of accounts opened or reopened during the year 1897.....	1,118
Number of accounts closed during the year 1897.....	818
Total number of deposits received during the year 1897.....	4,695
Total number of payments to depositors during the year 1897.....	2,046
Amount deposited during the year 1897, not including interest credited for that period.....	\$140,824 67
Amount withdrawn during the year 1897.....	70,679 27
Amount of interest credited and paid for the year 1897, viz.: July, 1897.....	\$1,145 50
January, 1898.....	1,768 72
	<u>2,914 22</u>
Average amount of each account January 1, 1898.....	81 52
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	1,744 27

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

41. EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; incorporated 1868.]

FREDERICK MIDDENDORF, President.

JOHN M. LINZ, Treasurer.

TRUSTEES.

FRED. MIDDENDORF,
FRANK L. CAMM,
RUDOLPH REIMER,
FRANK C. LANG,
C. W. COLYER,

GEORGE W. PALMER,
A. A. WEMMELL,
DAVID HOPKINS,
FRED. D. HART,

CHARLES H. WADSWORTH,
JOHN W. EARL,
LOUIS A. TRANBERG,
BERNARD CORRIGAN,
JOHN W. NILES.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$445,100 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in this State.....	\$182,800 00	\$207,384 50	\$190,644 00
Towns in this State.....	94,600 00	104,716 50	108,055 00
Villages in this State.....	104,000 00	116,549 00	109,980 00
	<u>\$380,900 00</u>	<u>\$428,650 00</u>	<u>\$408,679 00</u>
Banking house and lot, cost, \$25,284.70; book value, \$25,284.70; estimated present value.....			24,000 00
Other real estate, cost, \$18,917.41; book value, \$18,917.41; esti- mated present value.....			18,500 00

Cash on deposit in banks or trust companies....	\$108,724 40
Cash on hand	8,278 80
Total of collectible interest....	12,320 58
	<hr/>
	\$1,010,497 28

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$901,988 17
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....	7,750 00
Surplus.....	100,759 11
	<hr/>
	\$1,010,497 28

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day....	\$66,613 61
From depositors, not including interest credited.....	360,008 30
From interest on loans, deposits and investments	46,295 70
From rents from banking house	934 00
From rents from other real estate.....	1,008 08
From mortgages.	47,000 00
	<hr/>
	\$521,849 69

PAYMENTS.

To depositors, including interest paid to them	\$330,743 64
For loans on bonds and mortgages	27,600 00
For stocks and bonds purchased, par value, \$40,000; cost, including premiums, commissions, etc.....	40,764 00
For interest (other than interest payments to depositors)	560 00
For current expenses of the bank, viz.:	
For salaries.....	\$4,565 00
For expenses of banking house or rent of banking rooms.	523 61
For other expenses	564 44
	<hr/>
	5,653 05
For real estate acquired by foreclosure, or in settlement of debts due the bank.	6,750 00
For taxes on real estate, except banking house	551 90
For repairs and other incidental expenses on real estate, except banking house	414 63
Other payments, miscellaneous	1,815 78
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day....	106,997 70
	<hr/>
	\$521,849 69

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,906
Number of accounts opened or reopened during the year 1897.....	833
Number of accounts closed during the year 1897.....	689
Total number of deposits received during the year 1897.....	6,333
Total number of payments to depositors during the year 1897.....	5,165
Amount deposited during the year 1897, not including interest credited for that period.....	\$360,008 30
Amount withdrawn during the year 1897	330,743 64
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897	\$14,370 37
October 1, 1897.....	14,600 47
	<hr/>
	28,970 84

KINGS COUNTY.

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Average amount of each account January 1, 1898.....	\$280 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,904 40
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	9

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

42. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[375-379 Fulton street; incorporated 1867.]

F. A. SCHROEDER, President.

F. KOCH, Secretary.

TRUSTEES.

F. A. SCHROEDER,
J. LEHREN KRAUSS,
E. L. GRAEF,
P. H. REPPENHAGEN,
AUG. KURTH,
W. D. VEEDER,

CHARLES A. SCHIEREN,
AUG. JAHN,
C. P. EISENACH,
H. LINS,
JOHN W. RASCH,

CHRIS. FRIEDMANN,
JOSEPH C. HACKER,
H. WERNER,
P. J. KORNER,
J. F. HILDEBRAND,
G. A. JAHN,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,427,810 00

Stock and bond investments, viz :

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$50,000 00	\$43,500 00	\$46,000 00
State of Louisiana.....	75,000 00	75,875 00	76,500 00
Cities in other States.....	31,000 00	31,790 50	31,370 00
Cities in this State	421,511 28	444,829 42	435,188 93
Counties in this State.....	192,500 00	207,726 25	208,100 00
Towns in this State	149,923 00	154,853 15	163,288 20
Villages in this State.....	384,000 00	370,907 00	379,450 00
School districts.....	184,750 00	196,763 96	198,224 50
	<u>\$1,438,684 28</u>	<u>\$1,529,645 28</u>	<u>\$1,538,066 63</u>

1,538,066 63

Banking house and lot, cost, \$250,000; book value, \$245,000; estimated present value.....

245,000 00

Other real estate, cost, \$10,622.24; book value, \$10,622.24; estimated present value

10,622 24

Cash on deposit in banks or trust companies.....

139,044 82

Cash on hand

8,210 19

Total of collectible interest.....

32,716 94

Amount of all other assets, viz.:

Rent accrued on bank building and real estate	\$808 00
Insurance prepaid	1,029 00

1,832 00

\$3,402,802 82

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,091,578 94
Interest credited or to be credited for the six months ending with December 31, 1897	54,891 99

\$3,146,470 93

Surplus

256,331 89

\$3,402,802 82

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$148,458 18
From depositors, not including interest credited	1,064,591 89
From interest on loans, deposits and investments.....	184,421 82
From rents from banking house.....	24,181 69
From rents from other real estate.....	682 00
From mortgages.....	90,950 00
From redemption of stocks and bonds.....	228,480 83
From loans paid	63,000 00
From all other sources, viz.:	
Referee fees returned	\$109 42
Mortgage fees returned.....	32 00
Error in dividend	6 06
Premium repaid.....	85 00
	<u>233 46</u>
	<u>\$1,749,998 33</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$965,236 20
For loans on bonds and mortgages.....	82,100 00
For stocks and bonds purchased, par value, \$478,000; cost, including premiums, commissions etc.	517,091 08
For interest (other than interest payments to depositors)	5,022 83
For current expenses of the bank, viz.:	
For salaries.....	\$9,580 00
For expenses of banking house or rent of banking rooms.	14,555 48
For other expenses	8,224 56
	<u>32,360 04</u>
For taxes on real estate, except banking house.....	246 12
For repairs and other incidental expenses on real estate, except banking house.....	287 10
Other payments, viz.:	
Improvements on real estate.....	\$390 50
Short in cash.....	10 00
	<u>400 50</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	147,255 01
	<u>\$1,749,998 33</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,319
Number of accounts opened or reopened during the year 1897.	1,640
Number of accounts closed during the year 1897.....	1,186
Total number of deposits received during the year 1897.....	12,140
Total number of payments to depositors during the year 1897.	9,143
Amount deposited during the year 1897, not including interest credited for that period	\$1,064,591 89
Amount withdrawn during the year 1897.....	965,236 20
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$52,107 87
January, 1898.....	54,891 99
	<u>106,999 86</u>
Average amount of each account January 1, 1898.....	337 86
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,373 90
Number of accounts which exceeded \$1,000 at the last trial balance of depositors' ledgers.....	31

*Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.*

43. THE GERMAN SAVINGS BANK OF BROOKLYN.

[Broadway and Boerum streets; incorporated 1866.]

R. L. NAEHER, President.

G. S. BISHOP, Cashier.

TRUSTEES.R. L. NAEHER,
LIAM DICK,
GEORGE S. BISHOP,
JAMIN W. WILSON,
N. H. SCHUMANN,HENRY E. ROEHR,
JOHN L. GAUS,
FREDERICK ROEMMELE,
LOUIS B. SCHULER,H. S. HOLLINGSWORTH,
THEOBALD ENGELHARDT,
GEORGE H. FISCHER,
WILLIAM ZECHIEL,
J. ADOLPH MOLLENHAUER.**FINANCIAL.****RESOURCES.**

Real estate and mortgages..... \$1,862,000 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$58,000 00	\$64,525 50	\$62,340 00	
District of Columbia	100,000 00	116,504 92	116,000 00	
States in other States	107,400 00	116,742 25	115,976 00	
States in this State	1,373,000 00	1,460,007 85	1,475,967 50	
Securities in this State	282,000 00	273,272 45	296,360 00	
	<u>\$1,920,400 00</u>	<u>\$2,056,052 97</u>	<u>\$2,068,528 50</u>	2,068,528 50
Banking house and lot, cost, \$97,000; book value, \$60,000; estimated present value.....				60,000 00
Amount on deposit in banks or trust companies.....				842,000 00
Amount on hand				41,561 89
Amount of collectible interest.....				85,728 40
Amount of all other assets: Rents accrued.....				229 16
				<u>\$4,410,087 95</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$4,050,284 34
Other liabilities, viz.: Interest accrued on deposits from October 1, 1897, to January 1, 1898.....	84,022 88
Plus.....	825,781 23
	<u>\$4,410,087 95</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Amount on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$838,896 14
Amount from depositors, not including interest credited.....	1,669,906 75
Amount from interest on loans, deposits and investments.....	171,844 88
Amount from rents from banking house.....	2,286 25
Amount from mortgages.....	180,425 00
Amount from redemption of stocks and bonds.....	50,500 00
	<u>\$2,863,858 52</u>

PAYMENTS.

Amount paid to depositors, including interest paid to them.....	\$1,482,230 62
Amount paid on loans on bonds and mortgages.....	161,400 00
Amount paid for stocks and bonds purchased, par value, \$308,500; cost, including premiums, commissions, etc.....	835,558 70
Amount paid for interest (other than interest payments to depositors).....	2,822 93

For current expenses of the bank, viz.:

For salaries	\$12,840 00	
For expenses of banking house or rent of banking rooms.	2,306 58	
For other expenses.....	3,185 08	
		\$18,231 66
For taxes on real estate, except banking house.....		52 66
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		883,561 89
		<u>\$2,863,858 53</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	15,735
Number of accounts opened or re-opened during the year 1897.....	3,163
Number of accounts closed during the year 1897.....	2,433
Total number of deposits received during the year 1897.....	24,190
Total number of payments to depositors during the year 1897.....	18,004
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,689,906 75
Amount withdrawn during the year 1897.....	1,482,230 63
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897	\$65,294 44
October 1, 1897.....	68,453 62
	133,748 06
Average amount of each account January 1, 1898.....	257 40
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	4,081 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	41

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

44. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN.

[173 Seventh avenue; incorporated 1897.]

CHAS. J. OBERMAYER, President.

HARRY GRATTAN, Secretary.

TRUSTEES.

CHARLES J. OBERMAYER,
VAN MATER STILWELL,
WM. J. KAISER,
THOMAS MURPHY,
LYNN H. SHANKS,

CHANNING STERBINS,
CHARLES OBERMAYER,
EVERITT HASBROUCK,
CHARLES RUSTON,
LOUIS L. JONES,

HARRY GRATTAN,
W. F. VANDEN BOUTEN,
EDWARD J. MULLER,
ALLEN BOWIE,
W. J. MAXWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$10,500 00
Cash on deposit in banks or trust companies.....	6,288 83
Cash on hand	476 54
Total of collectible interest	90 00
	<u>\$17,355 41</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$17,000 70
Interest credited or to be credited for the six months ending with December 31, 1897	143 74
	<u>\$17,204 44</u>
Surplus	150 97
	<u>\$17,355 41</u>

SH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

ors, not including interest credited.....	\$26,587 94
on loans, deposits and investments.....	204 71
	<u>\$26,742 65</u>

PAYMENTS.

, including interest paid to them.....	\$9,477 24
bonds and mortgages	10,500 00
land in banks or trust companies, December 31, transactions of the day.....	6,765 41
	<u>\$26,742 65</u>

STATISTICAL INFORMATION.

pen accounts January 1, 1898.....	183
ccounts opened or reopened during the year 1897.....	222
ccounts closed during the year 1897.....	89
r of deposits received during the year 1897	577
r of payments to depositors during the year 1897.....	200
aited during the year 1897, not including interest r that period.....	\$26,587 94
drawn during the year 1897.....	9,477 24
interest credited and paid for the year 1897, viz.: 898	148 74
unt of each account January 1, 1898.....	93 23
unt due any one depositor January 1, 1898, except ising from judicial sales, including deposits made f a court of record, or of a surrogate	2,750 00

ent. of dividends or interest to depositors during the year 1897,

THE GREENPOINT SAVINGS BANK, BROOKLYN.

[305 Manhattan avenue; Incorporated 1868.]

RRY, President.

R. J. WHITEMORE, Secretary.

TRUSTEES.

RRY,	CLAU'S OLANDT,	NICKOLAS DROGE,
WHITEMORE,	MARVIN BRIGGS,	PETER BURDEN,
TER,	E. A. WALKER,	HENRY DUCKER.
	ADRIAN MESEROLE,	

FINANCIAL.

RESOURCES.

mortgages.....	\$1,486,465 80
bond investments, viz.:	

	Par value	Actual cost.	Estimated market value
l bonds.....	\$50,000 00	\$56,062 50	\$55,500 00
s.....	30,000 00	40,350 00	30,600 00
tate	817,771 48	887,606 04	888,437 00
s State.....	200,000 00	216,484 68	218,200 00
l State	103,500 00	109,159 95	106,790 00
i State.....	124,000 00	132,308 00	132,120 00
	<u>\$1,325,271 48</u>	<u>\$1,451,971 17</u>	<u>\$1,431,647 00</u>

1,431,647 00

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892	\$50,000 00
Banking house and lot, cost, \$54,196.40; book value, \$54,196.40; estimated present value	50,000 00
Other real estate, cost, \$5,657.79; book value, \$5,657.79; esti- mated present value	5,657 79
Cash on deposit in banks or trust companies.....	137,811 48
Cash on hand	17,628 43
Total of collectible interest.....	33,149 08
	<u>\$3,201,859 53</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,731,961 97
Interest credited or to be credited for the six months end- ing with December 31, 1897.....	48,112 86
	<u>\$2,780,094 83</u>
Surplus	421,264 70
	<u>\$3,201,359 53</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$187,417 02
From depositors, not including interest credited	955,847 13
From interest on loans, deposits and investments	143,876 26
From rents from banking house.....	993 00
From rents from other real estate	328 83
From mortgages.....	73,750 00
From redemption of stocks and bonds.....	89,957 16
	<u>\$1,351,169 41</u>

PAYMENTS.

To depositors, including interest paid to them	\$967,337 58
For loans on bonds and mortgages.....	98,300 00
For stocks and bonds purchased, par value, \$112,500; cost, including premiums, commissions, etc.....	123,240 37
For interest (other than interest payments to depositors).	693 13
For current expenses of the bank, viz.:	
For salaries.....	\$18,950 00
For expenses of banking house or rent of banking rooms.....	890 49
For other expenses.....	1,078 79
	<u>20,909 28</u>
For taxes on real estate, except banking house.....	278 81
For repairs and other incidental expenses on real estate, except banking house.....	30 33
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	145,459 91
	<u>\$1,351,169 41</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,173
Number of accounts opened or reopened during the year 1897.....	1,581
Number of accounts closed during the year 1897	1,573
Total number of deposits received during the year 1897	16,596
Total number of payments to depositors during the year 1897.....	12,800
Amount deposited during the year 1897, not including interest credited for that period.....	\$955,847 13
Amount withdrawn during the year 1897.....	967,337 58

KINGS COUNTY.

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Amount of interest credited and paid for the year 1897, viz :

July, 1897.....	\$46,840 54	
January, 1898	48,112 86	
		\$94,953 40
Average amount of each account January 1, 1898		808 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....		4,488 12
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers		81
Number of accounts exceeding \$3,000, upon the whole of which interest is paid		1
Total amount of such accounts.....		\$3,441 12

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on \$5 to \$1,000, and 3 per cent. on excess to \$3,000.

46. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenue; incorporated 1860.]

JAMES S. BEARNS, President.

JACOB HENTZ, Cashier.

TRUSTEES.

JAMES S. BEARNS,
JAMES RODWELL,
EDWARD MCGARVEY,
J. HENRY DICK,
GEORGE B. MAGRATH.

RICHARD F. CARPENTER,
HUBERT G. TAYLOR,
GEORGE P. JACOBS,
THEODORE E. GREEN,
JOHN LOUGHRAN,
JOHN H. BRENNEN,

W. S. LIPTROTT,
WILLIAM D. CHASE,
JOHN S. MCKEON,
JOSEPH A. BURR,
OTTO F. STRUSE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$2,850,650 00**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$100,000 00	\$112,500 00
District of Columbia	200,000 00	200,000 00	200,000 00
Cities in other States	810,000 00	830,000 00	888,477 20
Cities in this State	516,500 00	516,500 00	540,948 42
Counties in this State.....	1,870,892 88	1,875,392 83	1,927,663 06
	\$2,996,892 88	\$3,021,892 83	\$3,119,588 68

Banking house and lot, cost, \$142,637; book value, \$85,000; estimated present value

3,119,588 68

85,000 00

Other real estate, cost, \$38,086.11; book value, \$38,086.11; estimated present value.....

88,086 11

Cash on deposit in banks or trust companies.....

247,847 75

Cash on hand.....

25,516 44

Total of collectible interest.....

56,632 91

\$6,423,266 89

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,748,070 95
Interest credited or to be credited for the six months ending with December 31, 1897.....	107,725 84

\$5,855,796 79

Surplus

567,470 10

\$6,423,266 89

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$292,871 80
From depositors, not including interest credited.....	1,688,182 78
From interest on loans, deposits and investments	255,968 28
From rents from banking house	1,600 00
From rents from other real estate.....	994 00
From mortgages.....	143,700 00
From redemption of stocks and bonds.....	172,000 00
From all other sources, viz :	
City of Brooklyn for lighting tower clock.....	\$54 75
Taxes advanced.....	1,086 51
	<u>1,141 26</u>
	<u>\$2,555,928 21</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,418,697 58
For loans on bonds and mortgages.....	149,900 00
For stocks and bonds purchased, par value, \$611,000; cost, in- cluding premiums, commissions, etc.....	658,766 20
For interest (other than interest payments to depositors).....	4,501 95
For current expenses of the bank, viz.:	
For salaries.....	\$13,350 00
For expenses of banking house or rent of banking rooms.....	5,535 93
For other expenses.....	1,649 16
	<u>20,535 09</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	25,500 00
For taxes on real estate, except banking house.....	2,835 83
For repairs and other incidental expenses on real estate, except banking house	1,240 87
Other payments, viz.: Taxes advanced on mortgaged premises.....	1,086 51
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	278,364 19
	<u>\$2,555,928 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	11,064
Number of accounts opened or reopened during the year 1897.....	1,636
Number of accounts closed during the year 1897	1,557
Total number of deposits received during the year 1897.....	12,896
Total number of payments to depositors during the year 1897.....	11,637
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,688,182 78
Amount withdrawn during the year 1897.....	1,418,697 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$101,732 92
January, 1898.....	107,725 84
	<u>209,458 76</u>
Average amount of each account January 1, 1898	\$27 40
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,560 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	110
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	8
Total amount of such accounts	<u>\$27,461 50</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

47. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street; incorporated 1850.]

A. E. ORR, President.

CLARENCE S. DUNNING, Secretary.

TRUSTEES.

**JAMES C. ATWATER,
JOSEPH E. BROWN,
ALEX. MUNN,
CHARLES H. PARSONS,
HENRY C. HULBUT,
R. H. LAIMBEER,
STURGIS COFFIN,
ALEX. E. ORR,
J. F. ANDERSON, Jr.,**

**J. S. T. STRANAHAN,
GEORGE P. STOCKWELL,
CHARLES A. DENNY,
HENRY D. ATWATER,
GEORGE MYGATT,
WILLIAM PATE,
H. S. ANDERSON,
ISAAC H. CARY,**

**ALBRO J. NEWTON,
JAMES R. COWING,
J. WARREN GREENE,
CARLL H. DeSILVER,
W. M. AIKMAN,
J. S. JAMES,
A. D. NAPIER,
FRANCIS L. HINE,
C. T. YOUNG.**

FINANCIAL. RESOURCES.

Bonds and mortgages..... \$4,421,750 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
United States.....	\$2,050,000 00	\$2,161,919 50	\$2,316,000 00
District of Columbia.....	500,000 00	565,822 00	560,000 00
State of Maryland.....	200,000 00	205,000 00	200,000 00
State of Missouri.....	400,000 00	414,880 00	400,000 00
State of Indiana.....	300,000 00	302,435 00	300,000 00
State of Massachusetts.....	500,000 00	521,700 00	524,000 00
Cities in other States.....	1,585,000 00	1,713,249 05	1,702,180 00
Cities in this State.....	3,860,400 00	3,957,816 70	4,313,950 00
Counties in this State.....	470,000 00	500,024 50	496,375 00
Towns in this State.....	52,000 00	54,730 00	54,600 00
Villages in this State.....	50,000 00	53,500 00	54,000 00
	<u>\$9,967,400 00</u>	<u>\$10,451,676 75</u>	<u>\$10,921,105 00</u>

**Banking house and lot, cost, \$198,000; book value, \$75,000;
estimated present value..... 75,000 00**
Cash on deposit in banks or trust companies..... 448,956 96
Cash on hand..... 247,258 06
Total of collectible interest..... 182,525 01
\$16,296,590 08

LIABILITIES.

Amount due depositors, viz :

Principal..... \$18,859,964 50
Interest credited or to be credited for the six months ending with December 31, 1897..... 261,569 75
\$14,121,624 25
Surplus..... 2,174,965 78
\$16,296,590 08

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

**Cash on hand and in banks or trust companies, January 1, 1897,
before transactions of the day..... \$755,581 05**
From depositors, not including interest credited..... 3,675,476 81
From interest on loans, deposits and investments..... 608,929 85
From rents from banking house..... 2,292 53
From mortgages..... 254,250 00
From redemption of stocks and bonds..... 85,000 00
**From stocks and bonds sold, par value, \$300,000; amount
received therefor..... 201,380 00**
From real estate sold..... 9,804 50
**From all other sources, viz.: Premium refunded on purchase
of bond..... 85 00**
\$5,542,748 74

PAYMENTS.

To depositors, including interest paid to them	\$3,485,784 48
For loans on bonds and mortgages.....	435,050 00
For stocks and bonds purchased, par value, \$821,000; cost, including premiums, commissions, etc.....	867,038 10
For interest (other than interest payments to depositors)	3,854 51
For current expenses of the bank, viz.:	
For salaries.....	\$36,167 98
For expenses of banking house or rent of banking rooms.	2,882 57
For other expenses.....	4,394 00
	<hr/> 48,844 55
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,794 86
Other payments, viz.: Suspense account charged profit and loss.	1,188 73
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	696,210 02
	<hr/> <hr/> \$5,542,749 74

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	28,969
Number of accounts opened or reopened during the year 1897.....	4,963
Number of accounts closed during the year 1897	4,406
Total number of deposits received during the year 1897.....	39,517
Total number of payments to depositors during the year 1897.....	36,309
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,675,476 81
Amount withdrawn during the year 1897.....	3,485,784 48
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$252,870 08
January, 1898.....	26,659 75
	<hr/> 514,529 78
Average amount of each account January 1, 1898.....	487 18
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,706 11
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers	633
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	1
Total amount of such accounts.....	\$6,706 11

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

48. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[175 Broadway; incorporated 1851.]

J. V. MESEROLE, President.

WILLIAM F. BURNS, Assistant Cashier.

TRUSTEES.

HORACE M. WARREN,
WILLIAM E. HORWILL,
CHARLES W. COOPER,
EZRA B. TUTTLE,
JEREMIAH V. MESEROLE,

MITCHELL N. PACKARD,
WILLIAM LAMB,
ABRAM COOKE,
PETER WYCKOFF,

BRAINARD G. LATIMER,
ANDREW D. BAIRD,
CORNELIUS H. TIEROUT,
SAMUEL M. MEERER,
ISAAC C. DeBEVOISE,

KINGS COUNTY.

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FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$18,922,635 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$4,244,000 00	\$4,244,000 00	\$5,096,260 00	
State of New Hampshire.....	150,500 00	150,500 00	198,397 50	
State of Connecticut.....	1,000,000 00	1,000,000 00	1,030,000 00	
Cities in other States	677,000 00	677,000 00	800,928 00	
Cities in this State	8,056,900 00	8,056,900 00	10,051,911 50	
Counties in this State.....	2,991,400 00	2,991,400 00	3,254,426 40	
Towns in this State	130,500 00	130,500 00	153,566 00	
	<u>\$17,250,300 00</u>	<u>\$17,250,300 00</u>	<u>\$20,484,489 40</u>	20,484,489 40
Banking house and lot, cost, \$689,000; book value, \$350,000; estimated present value.....				250,000 00
Other real estate, cost, \$99,999.06; book value, \$99,999.06; estimated present value.....				99,999 06
Cash on deposit in banks or trust companies.....				1,606,839 42
Cash on hand				523,599 58
Total of collectible interest.....				868,329 68
				<u>\$37,484,882 14</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$29,804,735 88	
Interest credited or to be credited for the six months ending with December 31, 1897.....	550,294 23	
		\$30,355,020 11
Surplus		7,129,862 08
		<u>\$37,484,882 14</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,706,040 71
From depositors, not including interest credited.....	7,936,018 46
From interest on loans, deposits and investments.....	1,528,128 83
From rents from other real estate.....	5,048 85
From mortgages.....	750,172 16
From redemption of stocks and bonds.....	137,500 00
From stocks and bonds sold, par value, \$1,500,000; amount received therefor.....	1,500,000 00
From real estate sold.....	6,450 00
From all other sources, viz.:	
Cash over.....	\$16 27
Gain from sale of property.....	5 68
	<u>21 95</u>
	<u>\$18,569,875 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$7,847,274 09
For loans on bonds and mortgages	617,898 16
For stocks and bonds purchased, par value, \$3,728,500; cost, including premiums, commissions, etc.....	8,171,154 89

For interest (other than interest payments to depositors).....	\$32,916 40
For current expenses of the bank, viz.:	
For salaries.....	\$55,256 67
For expenses of banking house or rent of banking rooms.....	7,580 21
For other expenses.....	6,410 33
	69,249 20
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,753 83
For taxes on real estate, except banking house.....	2,445 28
For repairs and other incidental expenses on real estate, except banking house.....	2,640 46
Other payments, viz.:	
Cash short.....	\$52 78
Errors in tax bills.....	52 87
	105 65
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,828,939 00
	<u>\$18,569,375 46</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	75,293
Number of accounts opened or reopened during the year 1897.....	10,626
Number of accounts closed during the year 1897.....	9,257
Total number of deposits received during the year 1897.....	87,419
Total number of payments to depositors during the year 1897.....	85,377
Amount deposited during the year 1897, not including interest credited for that period.....	\$7,936,018 46
Amount withdrawn during the year 1897.....	7,347,274 09
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$530,312 37
January, 1898.....	550,224 23
	1,080,536 60
Average amount of each account January 1, 1898.....	403 03
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,817 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	53

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

MADISON COUNTY.

49. THE ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; Incorporated 1866.]

C. W. CHAPPELL, President.

A. W. HILL, Treasurer.

TRUSTEES.

HENRY S. KLOCK,
ALLEN S. WHITMAN,
CHARLES E. STEVENS,
HAZELIUS LOUCKS,

IVERS MONROE,
C. WILL CHAPPELL,
THEODORE F. HAND, Jr.,
ROSWELL B. DOWNING,
E. EMONS COE

EUGENE E. C ON,
IRA L. SNELL,
FRANCIS STAFFORD,
WM. E. DOUGLASS.

FINANCIAL.
RESOURCES.

Bonds and mortgages \$420,954 00
 Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$73,500 00	\$79,761 65	\$74,135 00
State of Missouri	10,000 00	10,122 09	10,000 00
State of Massachusetts.....	20,000 00	20,600 00	20,000 00
State of Tennessee	25,000 00	22,812 50	22,812 50
Cities in other States	15,000 00	16,468 75	15,000 00
Cities in this State.....	106 000 00	115,751 43	106,340 00
Counties in this State.....	1,000 00	1,011 28	1,000 00
Towns in this State.....	72,000 00	74,219 75	72,000 00
Villages in this State.....	136,000 00	136,940 00	136,000 00
School districts.....	19,750 00	21,320 32	19,750 00
	<u>\$478,250 00</u>	<u>\$499,007 87</u>	<u>\$477,087 50</u>
			477,087 50
Banking house and lot, cost, \$29,933.83; book value, \$27,000; estimated present value.....			27,000 00
Other real estate, cost, \$9,590.39; book value, \$7,887; estimated present value.....			7,887 00
Cash on deposit in banks or trust companies.....			68,819 71
Cash on hand.....			8,379 55
Total of collectible interest.....			18,939 83
Amount of all other assets, viz.:			
Contracts, real estate.....		\$8,099 00	
Interest on contracts		147 66	
Advanced insurance.....		27 63	
			<u>8,274 29</u>
			<u>\$1,027,291 88</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$805,429 11
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,884 83
	<u>\$910,313 94</u>
Other liabilities, viz.:	
Interest received but not due.....	\$5,221 21
Suspense account.....	1,109 03
	<u>6,330 24</u>
Surplus	110,647 70
	<u>\$1,027,291 88</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$42,198 15
From depositors, not including interest credited.....	314,707 63
From interest on loans, deposits and investments.....	45,233 79
From rents from banking house.....	749 50
From rents from other real estate	538 85
From mortgages	31,749 00
From redemption of stocks and bonds.....	38,000 00
From real estate sold.....	18,038 59
From all other sources, viz.:	
Exchange.....	\$22 95
Contracts.....	1,872 00
Profit and loss	64 77
Suspense account.....	4,460 63
Judgment.....	1,500 00
Insurance advanced.....	279 44
	<u>8,199 19</u>
	<u>\$499,403 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$305,687 26
For loans on bonds and mortgages.....	59,895 00
For stocks and bonds purchased, par value, \$45,000; cost, including premiums, commissions, etc.....	44,281 25
For interest (other than interest payments to depositors).....	426 00
For current expenses of the bank, viz.:	
For salaries.....	\$2,652 28
For other expenses.....	1,230 47
	3,882 75
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,125 59
For taxes on real estate, except banking house.....	143 78
For repairs and other incidental expenses on real estate, except banking house.....	102 81
Other payments, viz.:	
Exchange.....	\$9 88
Advanced insurance.....	187 55
Profit and loss.....	5,116 57
Suspense account.....	8,351 00
	8,665 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	67,199 26
	<u>\$499,408 70</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,945
Number of accounts opened or reopened during the year 1897.....	852
Number of accounts closed during the year 1897.....	676
Total number of deposits received during the year 1897.....	5,126
Total number of payments to depositors during the year 1897.....	5,515
Amount deposited during the year 1897, not including interest credited for that period.....	\$314,707 63
Amount withdrawn during the year 1897.....	305,687 26
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$14,557 31
January, 1898.....	14,884 88
Credited at other periods.....	804 18
	29,746 33
Average amount of each account January 1, 1898.....	230 76
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	7

Rate per cent. of dividends or interest to depositors during the year 1897,
3, 3½ and 4 per cent.

MONROE COUNTY.

50. EAST SIDE SAVINGS BANK, ROCHESTER.

[Corner Main and Clinton streets; incorporated 1890.]

J. D. MOSELEY, President.

P. B. VIELLE, Secretary.

TRUSTEES.

TRUMAN A. NEWTON,
W. R. PETERS,
ERASTUS DARROW,
JOHN M. DAVY,

JIRAH B. MOSELEY,
EDWIN S. HAYWARD,
STEPHEN REMINGTON,

CASSIUS C. DAVY,
BENJAMIN E. CHASE,
ADOLPH F. SCHLICK,
W. H. MATHEWS.

FINANCIAL.
RESOURCES.

Bonds and mortgages..... \$1,888,706 17
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$300,000 00	\$355,461 25	\$384,000 00
District of Columbia.....	100,000 00	81,171 25	100,000 00
State of Wyoming	15,000 00	18,937 50	18,500 00
South Dakota State.....	50,000 00	51,047 50	53,000 00
Cities in this State	5,000 00	6,531 17	5,500 00
Towns in this State	32,000 00	33,000 00	32,000 00
Villages in this State.....	27,000 00	31,337 50	28,190 00
	<u>\$529,000 00</u>	<u>\$577,486 17</u>	<u>\$630,190 00</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			630,190 00
Banking house and lot, cost, \$120,350.81; book value, \$120,000; estimated present value			22,000 00
Other real estate, cost, \$117,522.87; book value, \$112,522.87; estimated present value.....			120,000 00
Cash on deposit in banks or trust companies.....			112,522 87
Cash on hand.....			534,284 48
Total of collectible interest			9,686 45
Amount of all other assets, viz.:			27,755 08
Land contract.....		\$1,000 00	
Accrued rents		1,781 82	
			<u>2,781 82</u>
			<u>\$3,847,876 82</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$3,112,151 86
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898	9,000 00
Surplus	226,724 96
	<u>\$3,847,876 82</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$446,856 15
From depositors, not including interest credited	1,838,645 12
From interest on loans, deposits and investments.....	126,778 95
From rents from banking house	4,296 08
From rents from other real estate.....	4,302 98
From mortgages.....	167,948 00
From redemption of stocks and bonds	8,863 00
From real estate sold.....	9,913 91
From all other sources, viz.: Exchange, etc.....	119 17
	<u>\$2,102,238 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,175,119 26
For loans on bonds and mortgages	236,000 00
For loans on pledge of securities.....	1,600 00
For current expenses of the bank, viz.:	
For salaries	\$12,450 00
For expenses of banking house and rent of banking rooms.	6,926 45
For other expenses.....	1,081 85
	<u>20,408 30</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	72,067 45

For taxes on real estate, except banking house	\$2,244 24
For repairs and other incidental expenses on real estate, except banking house	844 80
Other payments, viz.: Taxes on property sold	18 38
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	548,990 98
	<u>\$2,102,228 86</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	7,518
Number of accounts opened or reopened during the year 1897	1,952
Number of accounts closed during the year 1897	1,545
Total number of deposits received during the year 1897	15,435
Total number of payments to depositors during the year 1897	18,799
Amount deposited during the year 1897, not including interest credited for that period	\$1,838,645 12
Amount withdrawn during the year 1897	1,175,119 26
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897	\$53,888 29
December 1, 1897	56,516 71
Credited at other periods	1,152 21
	<u>111,557 21</u>
Average amount of each account January 1, 1898	415 29
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,251 04
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	66
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	6
Total amount of such accounts	<u>\$43,449 09</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

51. MECHANICS' SAVINGS BANK OF ROCHESTER.

[18 Exchange street; incorporated 1867.]

SAMUEL SLOAN, President.

A. LUETCHFORD, Vice-President.

TRUSTEES.

SAMUEL SLOAN,
JOHN J. BAUSCH,
ARTHUR LUETCHFORD,
OLIVER ALLEN,

CHARLES E. FITCH,
GEORGE WELDON,
FRANK S. UPTON,
EZRA R. ANDREWS,
ADELBERT P. LITTLE,

FRED'K A. WHITTLESEY,
JEROME KEYES,
CHARLES M. EVEREST,
WILLIAM R. SEWARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,218,525 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$151,000 00	\$182,434 88	\$192,845 50
State of Louisiana	50,000 00	50,647 50	53,625 00
State of Tennessee	50,000 00	45,846 98	50,000 00
Cities in other States	70,000 00	71,656 25	70,000 00
Cities in this State	305,000 00	308,106 25	305,000 00
Towns in this State	1,000 00	1,150 00	1,090 00
Villages in this State	82,000 00	89,735 50	89,315 00
School districts	4,200 00	4,200 00	4,200 00
Rochester city warrants	6,351 27	6,351 27	6,351 27
	<u>\$719,551 27</u>	<u>\$759,706 14</u>	<u>\$772,496 77</u>

772,496 77

Banking house and lot, cost, \$64,082.88; book value, \$64,082.88; estimated present value.....	\$64,082 88
Other real estate, cost, \$58,884.94; book value, \$51,908.81; estimated present value.....	52,118 81
Cash on deposit in banks or trust companies.....	114,567 57
Cash on hand	48,172 85
Total of collectible interest	21,854 04
Amount of all other assets, viz.:	

Taxes advanced on mortgaged premises.....	\$1,174 55
Rents accrued	126 32
	<u>1,302 87</u>
	<u>\$3,288,044 79</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,015,180 64
Interest credited or to be credited for the six months ending with December 31, 1897	37,786 62
	<u>\$2,052,917 26</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898	6,724 87
Surplus	228,402 66
	<u>\$2,288,044 79</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$150,462 25
From depositors, not including interest credited.....	921,859 70
From interest on loans, deposits and investments	94,407 51
From rents from banking house.....	787 42
From rents from other real estate	154 00
From mortgages.....	126,875 00
From redemption of stocks and bonds.....	14,188 50
From stocks and bonds sold, par value, \$50,000; amount received therefor	50,925 00
From real estate sold	12,867 85
From all other sources, viz.: Taxes advanced on mortgaged premises	5,518 99
	<u>\$1,877,941 22</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$852,255 26
For loans on bonds and mortgages	82,200 00
For stocks and bonds purchased, par value, \$307,587.96; cost, including premiums, commissions, etc	222,431 20
For current expenses of the bank, viz.:	
For salaries	\$9,408 84
For expenses of banking house or rent of banking rooms.....	1,620 21
For other expenses.....	8,029 47
	<u>14,058 02</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	80,912 56
For taxes on real estate, except banking house	636 58
For repairs and other incidental expenses on real estate, except banking house.....	9,412 56

Other payments, viz.:

Taxes advanced on mortgaged premises.....	\$3,222 09
Difference in cost and par value Columbian coins.....	88 00
Cash short during 1897.....	20 00
Overdraft.....	5 08
	\$3,295 13

Cash on hand and in banks or trust companies, December 31,
1897, after transactions of the day..... **162,739 92**

\$1,877,941 32

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,781
Number of accounts opened or reopened during the year 1897.....	696
Number of accounts closed during the year 1897.....	483
Total number of deposits received during the year 1897.....	7,835
Total number of payments to depositors during the year 1897.....	8,953
Amount deposited during the year 1897, not including interest credited for that period.....	\$921,859 70
Amount withdrawn during the year 1897.....	851,912 42
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897.....	\$36,828 98
December 1, 1897.....	37,656 88
Paid and credited at other periods.....	342 84
	74,828 10
Average amount of each account January 1, 1898.....	542 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,185 94
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	71
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	25
Total amount of such accounts.....	\$128,184 27

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

52. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[35 State street; incorporated 1850.]

JAMES E. BOOTH, President.

DAVID HOYT, Secretary.

TRUSTEES.

GEORGE ELLWANGER,
GEORGE G. CLARKSON,
CYRUS F. PAINE,
WM. B. LEE,
JAMES E. BOOTH,

ALEX. M. LINDSAY,
RUFUS K. DRYER,
EUGENE T. CURTIS,
THOMAS J. DEVINE,

MARVIN A. CULVER,
ELIAS S. ETTENHEIMER,
HENRY A. STRONG,
WILLIAM HAMILTON,
EDWARD W. PECK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$6,438,456 00**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,400,000 00	\$1,520,458 70	\$1,623,000 00
State of Indiana.....	100,000 00	102,875 00	97,750 00
State of Massachusetts.....	100,000 00	110,219 18	111,000 00
Cities in other States.....	630,000 00	690,449 85	675,450 00
Cities in this State.....	758,000 00	874,247 87	927,687 50
Counties in this State.....	150,000 00	153,458 32	151,875 00
Villages in this State.....	22,000 00	22,660 00	22,577 50
	\$3,160,000 00	\$3,474,368 42	\$3,609,340 00
			3,609,340 00

MONROE COUNTY.

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Loans on pledge of securities, as authorized by chapter 689, Laws of 1893.....	\$3,000 00
Banking house and lot, cost, \$90,000; book value, \$90,000, estimated present value.....	90,000 00
Other real estate, cost, \$288,519.27; book value, \$288,519.27; estimated present value.....	175,000 00
Cash on deposit in banks or trust companies.....	682,245 63
Cash on hand.....	220,176 13
Total of collectible interest.....	150,616 61
Amount of all other assets, viz.:	
Land contracts.....	\$4,008 00
Taxes and insurance advanced.....	27,458 73
Rent due.....	225 00
	<u>83,691 73</u>
	<u>\$11,407,526 09</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$9,653,569 73
Interest credited or to be credited for the six months ending with December 31, 1897.....	183,289 70
	<u>\$9,836,859 43</u>
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898.....	\$80,000 00
Expenses incurred, but unpaid.....	3,000 00
	<u>83,000 00</u>
Surplus.....	1,537,666 66
	<u>\$11,407,526 09</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$376,293 30
From depositors, not including interest credited.....	3,583,894 13
From interest on loans, deposits and investments.....	476,876 71
From rents from banking house.....	1,400 00
From rents from other real estate.....	4,196 50
From mortgages.....	547,450 00
From real estate sold.....	61,897 11
From all other sources, viz.:	
Land contract.....	\$5,042 00
Taxes advanced.....	15,369 74
Insurance advanced.....	1,348 98
Profit, real estate sold.....	1,325 28
Over cash.....	32 30
Exchange.....	4 00
	<u>24,022 30</u>
	<u>\$5,575,080 05</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,081,082 89
For loans on bonds and mortgages.....	568,175 00
For stocks and bonds purchased, par value, \$782,000; cost, including premiums, commissions, etc.....	828,712 09
For current expenses of the bank, viz.:	
For salaries.....	\$28,444 73
For expenses of banking house or rent of banking rooms.....	3,500 63
For other expenses.....	5,693 68
	<u>37,639 06</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	150,035 43
For taxes on real estate, except banking house.....	3,525 63
For repairs and other incidental expenses on real estate, except banking house.....	4,008 54

Other payments, viz.:

Short cash	\$124 27	
Insurance advanced	1,257 28	
Taxes	34,231 04	
Land contract	1,200 00	
Loss on real estate sold	12,617 08	
		\$49,429 63
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day		902,421 76
		<u>\$5,575,030 05</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	18,795
Number of accounts opened or reopened during the year 1897	4,246
Number of accounts closed during the year 1897	3,013
Total number of deposits received during the year 1897	28,509
Total number of payments to depositors during the year 1897	25,537
Amount deposited during the year 1897, not including interest credited for that period	\$3,583,894 13
Amount withdrawn during the year 1897	3,031,063 89
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897	\$172 927 49
December 1, 1897	181,224 19
Credited at other periods	4,434 14
	358,585 82
Average amount of each account January 1, 1898	523 60
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,240 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	194 00
Number of accounts exceeding \$1,000, upon the whole of which interest is paid	37
Total amount of such accounts	<u>\$185,078 14</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

53. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 West Main street; incorporated 1831.]

JAMES BRACKETT, President.

THOMAS H. HUSBAND, Secretary.

TRUSTEES.

JAMES BRACKETT,
EDWARD HARRIS,
HOBART F. ATKINSON,
GILMAN H. PERKINS,
ERICKSON PERKINS,

FREDERICK COOK,
SYLVANUS J. MACY,
SETH J. ARNOLD,
RUFUS A. SIBLEY,

GRANGER A. HOLLISTER,
HARBERT S. GREENLEAF,
JAMES S. WATSON,
HIRAM W. SIBLEY,
ALBERT H. HARRIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages

\$3,653,236 43

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Unit d States	\$2,000,000 00	\$2,499,762 50	\$2,445,500 00
State of Indiana	500,000 00	506,900 00	500,000 00
State of Massachusetts	150,000 00	163,312 50	162,000 00
State of Tennessee	100,000 00	89,500 00	90,000 00
Cities in other States	524,000 00	563,598 95	561,975 00
Cities in this State	2,909,537 73	3,328,486 73	3,165,207 73
Counties in this State	233,000 00	243,261 80	241,300 00
Towns in this State	37,000 00	37,307 33	37,000 00
Villages in this State	10,000 00	10,500 00	10,000 00
School districts	2,500 00	2,500 00	2,500 00
	<u>\$6,466,087 73</u>	<u>\$7,445,129 80</u>	<u>\$7,215,573 73</u>

7,215,573 73

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$8,850 00
Banking house and lot, cost, \$391,396.62; book value, \$350,000; estimated present value.....	350,000 00
Other real estate, cost, \$289,441.82; book value, \$289,441.82; estimated present value.....	289,441 63
Cash on deposit in banks or trust companies.....	1,633,483 68
Cash on hand.....	166,629 92
Total of collectible interest	184,124 80
Amount of all other assets, viz.:	
Land contracts	\$124,046 68
Interest accrued	8,512 60
Sundry expense account.	1,884 44
	<u>129,898 72</u>
	<u>\$18,630,284 09</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$16,922,842 89
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898.....	\$53,446 40
Expenses incurred, but unpaid.....	1,751 04
	<u>55,197 44</u>
Surplus.....	1,652,698 76
	<u>\$18,630,284 09</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,782,178 04
From depositors, not including interest credited	4,766,159 15
From interest on loans, deposits and investments.....	746,002 12
From rents from banking house.....	6,948 18
From rents from other real estate.....	8,672 18
From mortgages.....	709,243 95
From redemption of stocks and bonds	21,143 62
From stocks and bonds sold, par value, \$600,000; amount re- ceived therefor.....	677,625 00
From real estate sold.....	74,806 77
From all other sources, viz.:	
Insurance, fire loss, mortgaged property.....	\$4,835 81
Mortgages credited, not paid	7,562 15
Profit, real estate sold.....	5,997 75
Sundry profit and loss.....	183 96
Land contracts	750 00
Sundry expense account, loans repaid.....	637 48
	<u>19,467 15</u>
	<u>\$8,811,747 11</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,178,181 04
For loans on bonds and mortgages.....	482,920 00
For stocks and bonds purchased, par value, \$1,728,481.88; cost, including premiums, commissions, etc.....	2,011,529 63
For interest (other than interest payments to depositors).....	6,889 92
For current expenses of the bank, viz.:	
For salaries.....	\$31,111 67
For expenses of banking house or rent of banking rooms.....	15,754 89
For other expenses.....	7,676 88
	<u>54,542 80</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	\$184,555 65
For taxes on real estate, except banking house.....	1,784 46
For repairs and other incidental expenses on real estate, except banking house.....	9,947 51
Other payments, viz.:	
Sundry expense account	\$452 61
Insurance, fire loss mortgaged property.....	6,073 88
Land contracts	52,946 68
Mortgages credited, since paid.....	20,911 26
Sundry profit and loss	737 98
	81,822 41
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,800,113 60
	<u>\$8,811,747 11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	86,374
Number of accounts opened or reopened during the year 1897.....	7,284
Number of accounts closed during the year 1897.....	5,903
Total number of deposits received during the year 1897.....	56,055
Total number of payments to depositors during the year 1897.....	44,679
Amount deposited during the year 1897, not including interest credited for that period.....	\$4,766,159 15
Amount withdrawn during the year 1897.....	4,178,181 04
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897	\$302,372 48-
December 1, 1897	818,616 95
Credited at other periods.....	7,021 18
	628,010 61
Average amount of each account January 1, 1898.....	466 51
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	5,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	810
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	60
Total amount of such accounts	<u>\$356,785 63</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

MONTGOMERY COUNTY.

54. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street; incorporated 1886.]

S. H. FRENCH, President.

CHARLES E. FRENCH, Treasurer.

TRUSTEES.

LUTHER L. DEAN,
RAYMOND CHRISTMAN,
SEELY CONOVER,
THEO. B. VAN DERVEER,
THOMAS MANSFIELD,
THOMAS MORPHY,

S. H. FRENCH,
BERNARD MACHOLD,
GEORGE A. THATCHER,
DAVID S. DUNLAP,
W. BARROW DUNLAP,
S. WALLIN,

WILLIAM H. STEBBINS,
JOHN KAVANAGH,
JAMES T. SUGDEN,
CORNELIUS VAN BUREN,
GEORGE I. HERRICK,
HENRY HERRICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$547,782 52

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$60,000 00	\$78,980 75	\$78,800 00
Territory of Wyoming.....	8,000 00	4,005 00	3,960 00
State of Massachusetts.....	20,000 00	21,875 00	22,000 00
Cities in other States	22,000 00	24,109 30	23,980 00
Cities in this State	102,068 33	106,764 88	106,859 69
Counties in this State.....	8,000 00	8,000 00	8,000 00
Towns in this State	1,000 00	1,005 00	1,000 00
Villages in this State.....	134,200 00	137,999 00	138,009 00
School districts.....	21,790 00	21,812 00	21,880 00
	<u>\$378,068 33</u>	<u>\$399,550 88</u>	<u>\$402,468 69</u>

402,468 69

Cash on deposit in banks or trust companies..... 81,566 71

Cash on hand 5,569 12

Total of collectible interest..... 18,445 83

Amount of all other assets, viz.: Safes, furniture and fixtures. 2,000 00

\$1,057,882 87

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$988,693 50
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,677 87

\$1,008,370 87

Surplus 54,461 50

\$1,057,882 87

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$89,111 74
From depositors, not including interest credited.....	546,809 90
From interest on loans, deposits and investments.....	40,743 14
From mortgages.....	22,649 00
From redemption of stocks and bonds.....	52,486 11
	<u>\$751,749 89</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$422,188 80
For loans on bonds and mortgages.....	90,090 00
For stocks and bonds purchased, par value, \$185,500; cost, including premiums, commissions, etc.....	147,825 55
For interest (other than interest payments to depositors).....	847 04
For current expenses of the bank. viz.:	
For salaries.....	\$2,100 04
For expenses of banking house or rent of banking rooms.....	600 00
For other expenses	967 63
	<u>3,667 67</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	87,185 83
	<u>\$751,749 89</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,542
Number of accounts opened or reopened during the year 1897.....	1,639
Number of accounts closed during the year 1897.....	1,163
Total number of deposits received during the year 1897.....	18,037
Total number of payments to depositors during the year 1897.....	7,180
Amount deposited during the year 1897, not including interest credited for that period....	\$546,809 90
Amount withdrawn during the year 1897.....	422,188 80
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$18,438 36
January, 1898.....	14,677 37
	28,115 73
Average amount of each account January 1, 1898.....	181 04
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,161 24
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8

Rate per cent. of dividends or interest to depositors during the year 1897,
 $8\frac{1}{2}$ per cent.

NEW YORK COUNTY.

55. THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; Incorporated 1882.]

DANIEL T. HOAG, President.

CLARENCE GOADBY, Treasurer.

TRUSTEES.

DANIEL T. HOAG,
 WILLIAM IRWIN,
 SAMUEL HALL,
 HENRY T. WEBB,
 DAVID H. ROWLAND,
 L. BOLTON BANGS,
 JAMES F. FARGO,

EDWARD V. LOEW,
 WILLIAM L. SKIDMORE,
 VINCENT PISEK,
 RUSSELL RAYMOND,
 WARNER VAN NORDEN,
 HERMAN MENDELL,
 SIMEON FORD,
 CLARENCE GOADBY,

MYER HELLMAN,
 MOSES H. MOSES,
 GRANVILLE B. SMITH,
 JOHN H. TIMMERMAN,
 MYER S. ISAACS,
 HENRY T. BRONSON,
 L. DUNCAN BULKLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$429,050 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
District of Columbia.....	\$20,000 00	\$23,775 00	\$23,200 00	
State of Alabama.....	17,000 00	18,445 00	18,445 00	
State of Kentucky.....	10,000 00	11,300 00	10,600 00	
State of Maine.....	15,000 00	14,975 00	15,000 00	
State of Missouri.....	21,000 00	21,218 75	21,210 00	
State of Colorado.....	9,260 83	9,677 04	9,260 83	
Cities in this State.....	125,000 00	139,312 90	132,370 00	
Towns in this State.....	32,000 00	35,220 30	33,800 00	
Villages in this State.....	124,000 00	128,967 75	128,800 00	
School districts.....	33,500 00	37,498 61	35,005 00	
	<u>\$406,760 83</u>	<u>\$439,399 35</u>	<u>\$427,790 83</u>	427,790 83
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				1,500 00
Cash on deposit in banks or trust companies.....				71,547 18

NEW YORK COUNTY.

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Cash on hand	\$768 12
Total of collectible interest.....	11,107 18
	<u>\$941,757 71</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$889,599 91
Interest credited or to be credited for the six months ending with December 31, 1897	13,964 41
	<u>\$908,554 83</u>
Other liabilities, viz.: Rent of office.	500 00
Surplus	87,708 89
	<u>\$941,757 71</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$52,155 48
From depositors, not including interest credited.....	884,929 52
From interest on loans, deposits and investments.....	40,772 87
From mortgages.....	82,800 00
From redemption of stocks and bonds.....	4,000 00
	<u>\$514,657 87</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$356,107 11
For loans on bonds and mortgages ..	85,000 00
For stocks and bonds purchased, par value, \$39,000; cost, including premiums, commissions, etc.....	41,695 00
For interest (other than interest payments to depositors).....	495 98
For current expenses of the bank, viz.:	
For salaries.....	\$5,380 00
For expenses of banking house or rent of banking rooms.	3,000 00
For other expenses	719 58
	<u>9,049 58</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	72,310 25
	<u>\$514,657 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,179
Number of accounts opened or reopened during the year 1897.....	843
Number of accounts closed during the year 1897.....	763
Total number of deposits received during the year 1897.....	5,504
Total number of payments to depositors during the year 1897.....	4,384
Amount deposited during the year 1897, not including interest credited for that period.....	\$884,929 52
Amount withdrawn during the year 1897	356,107 11
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$13,341 85
January, 1898.....	13,964 41
	<u>27,305 76</u>
Average amount of each account January 1, 1898.....	216 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,283 65
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8

Rate per cent. of dividends or interest to depositors during the year 1897,
2½ per cent

56. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[280 Fourth avenue; incorporated 1819.]

MERRITT TRIMBLE, President.**W. G. WHITE, Comptroller.****TRUSTEES.**

JOHN J. TUCKER,
JOHN CROSBY BROWN,
GEORGE M. MILLER,
WILLIAM W. APPLETON,
JAMES A. ROOSEVELT,
WILLIAM A. HOE,
JOHN M. DODD, Jr.,
WILLIAM IRVING CLARK,
CHARLES A. PEABODY, Jr.,

J. KENNEDY TOD,
ADRIAN ISELIN,
ROBERT S. HOLT,
WILLIAM J. RIKER,
ALFRED M. HOYT,
THOMAS HILLHOUSE,
WILLIAM L. ANDREWS,
CHARLES A. SHERMAN,

JOHN E. PARSONS,
CHARLES S. BROWN,
MERRITT TRIMBLE,
FREDERIC W. STEVENS,
HENRY W. DeFOREST,
GEORGE S. BOWDOIN,
CHARLES T. BARNEY,
FREDERICK D. TAPPEN,
WILLIAM H. TILLINGHAST.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$25,475,450 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States	\$16,472,000 00	\$18,418,552 59	\$18,649,965 00	
District of Columbia	1,000,000 00	1,115,708 30	1,165,000 00	
State of Massachusetts	3,000,000 00	3,146,550 00	3,000,000 00	
State of Ohio	390,000 00	397,965 00	390,000 00	
State of Connecticut	25,000 00	21,625 00	25,000 00	
Cities in other States	2,500,000 00	2,607,271 81	2,670,000 00	
Cities in this State	5,717,000 00	6,235,477 79	6,243,915 00	
Counties in this State	800,000 00	915,765 00	928,775 00	
	<u>\$39,904,000 00</u>	<u>\$38,128,970 49</u>	<u>\$38,271,655 00</u>	38,271,655 00
Banking house and lot, cost, \$751,801.06; book value, \$400,000; estimated present value.....				400,000 00
Other real estate, cost, \$53,817.82; book value, \$55,549.12; estimated present value				55,000 00
Cash on deposit in banks or trust companies.....				2,658,511 79
Cash on hand				823,798 91
Total of collectible interest.....				605,587 56
				<u><u>\$62,790,008 26</u></u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$54,471,894 34
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,015,068 16
	<u>\$55,486,446 50</u>
Surplus	7,303,556 76
	<u><u>\$62,790,008 26</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,665,826 77
From depositors, not including interest credited.....	9,747,892 76
From interest on loans, deposits and investments.....	2,848,180 91
From rents from other real estate.....	193 50
From mortgages.....	2,276,000 00
From redemption of stocks and bonds.....	110,000 00

NEW YORK COUNTY.

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From stocks and bonds sold, par value, \$788,000; amount received therefor.....	\$788,000 00
From real estate sold.....	170,198 89
From all other sources, viz.: Insurance premiums and interest paid by mortgagor.....	967 15
	<hr/>
	\$17,052,258 98

PAYMENTS.

To depositors, including interest paid to them.....	\$8,968,884 19
For loans on bonds and mortgages ..	8,065,760 00
For stocks and bonds purchased, par value, \$1,798,000; cost, including premiums, commissions, etc.	1,925,278 80
For interest (other than interest payments to depositors).....	10,488 89
For current expenses of the bank, viz.:	
For salaries.....	\$81,190 00
For expenses of banking house or rent of banking rooms.	6,552 50
For other expenses.....	9,961 00
	<hr/>
	97,708 50
For taxes on real estate, except banking house.....	541 40
Other payments, viz.:	
Loss at counter	\$129 00
Commission on sale of property	1,700 00
Water rates.....	28 00
	<hr/>
	1,857 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	2,982,810 70
	<hr/>
	\$17,052,258 98

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	126,051
Number of accounts opened or reopened during the year 1897.	17,875
Number of accounts closed during the year 1897.....	14,128
Total number of deposits received during the year 1897	112,052
Total number of payments to depositors during the year 1897.	111,156
Amount deposited during the year 1897, not including interest credited for that period	\$9,747,892 76
Amount withdrawn during the year 1897	8,968,884 19
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$985,500 59
January, 1898	1,015,052 16
	<hr/>
	2,000,552 75
Average amount of each account January 1, 1898.....	440 19
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,663 66
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	78

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

57. THE BOWERY SAVINGS BANK, NEW YORK CITY.

[128 and 130 Bowery; incorporated 1834.]

JOHN P. TOWNSEND, President.

ISAAC P. MAILLER, Assistant Secretary.

TRUSTEES.

JOHN P. TOWNSEND,
 WILLIAM H. S. WOOD,
 WILLIAM H. PARSONS,
 WILLIAM H. HURLBUT,
 WILLIAM V. BROKAW,
 SAMUEL H. SEAMAN,
 EDWARD C. SAMPSON,
 JAMES W. CROMWELL,
 JOHN J. SINCLAIR,
 WILLIAM DOWD,
 MARK W. MACLAY,
 JOEL B. PRIHARDT,
 GEORGE M. OLCOTT,
 JOHN D. HICKS,
 CHARLES GRIFFIN,

DAVID S. TABER,
 WASHINGTON WILSON,
 ISAAC S. PLATT,
 EUGENE UNDERHILL,
 GEORGE E. HICKS,
 JOHN W. COCHRANE,
 OCTAVIUS D. BALDWIN,
 GEORGE H. ROBINSON,
 CHARLES R. HENDERSON,
 HENRY BARROW,
 GEORGE JEREMIAH,
 ROBERT MACLAY,
 EDWARD D. FAULKNER,
 THOMAS B. KENT,

HENRY C. BERLIN,
 CHARLES E. BIGELOW,
 H. BLANCHARD DOMINICK,
 C. LAWRENCE PERKINS,
 ROBERT M. GALLAWAY,
 CORCELLUS H. HACKETT,
 JOHN W. AITKEN,
 ROBERT B. WOODWARD,
 CHARLES T. COOK,
 CHARLES SCRIBNER,
 WILLIAM M. SPACKMAN,
 HENRY A. ROGERS,
 FRANCIS T. WHITE,
 DAVID H. KING, Jr.,
 HUGH D. AUCHINCLOSS.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$20,825,778 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value
United States	\$14,576,000 00	\$16,174,420 42	\$16,471,850 00
State of New York	500,000 00	500,000 00	508,125 00
State of Rhode Island.....	100,000 00	106,700 00	107,625 00
State of Delaware	250,000 00	252,187 50	250,625 00
State of Indiana	225,000 00	224,262 50	228,868 75
State of Massachusetts.....	2,980,000 00	3,129,463 70	3,191,201 25
State of New Hampshire.....	20,500 00	24,800 00	23,533 75
Cities in other States.....	9,355,500 00	10,003,893 57	10,235,186 65
Cities in this State.....	12,809,000 00	13,604,932 52	13,848,909 92
Counties in this State.....	556,000 00	622,383 60	592,060 00
	<u>\$41,412,000 00</u>	<u>\$44,713,163 81</u>	<u>\$45,513,010 32</u>

45,513,010 32

Loans on pledge of securities, as authorized by chapter 689,
 Laws of 1892

80,000 00

Banking house and lot, cost, \$796,080.91; book value, \$546,157.75;
 estimated present value.....

546,157 75

Other real estate, cost, \$104,812.58; book value, \$79,843.85;
 estimated present value.....

79,843 85

Cash on deposit in banks or trust companies.....

8,841,760 29

Cash on hand.....

856,763 04

Total of collectible interest.....

897,209 97

Amount of all other assets, viz.: Premium account.....

177,898 63

\$72,267,920 85**LIABILITIES.**

Amount due depositors, viz.:

Principal

\$61,793,735 86

Interest credited or to be credited for the six months
 ending with December 31, 1897.....

1,155,753 57

\$62,949,489 45

Surplus.....

9,318,431 40

\$72,267,920 85**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1,
 1897, before transactions of the day.....

\$4,959,990 07

From depositors, not including interest credited.....

18,868,184 43

From interest on loans, deposits and investments.....	\$2,670,084 18
From rents from other real estate.....	1,873 70
From mortgages.....	981,550 00
From redemption of stocks and bonds.....	1,512,810 08
From stocks and bonds sold, par value, \$2,055,000; amount received therefor.....	2,089,480 40
From real estate sold.....	12,502 45
From all other sources, viz.:	
Insurance premium returned.....	\$1,070 85
Surveyors' fees returned.....	220 00
Rebate on insurance premium.....	9 08
Sale of old material.....	5 38
Appraisal fees returned.....	80 00
	<u>1,384 79</u>
	<u>\$25,567,200 10</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$11,837,891 81
For loans on bonds and mortgages.....	1,808,700 00
For stocks and bonds purchased, par value, \$7,664,500; cost, including premiums, commissions, etc.....	8,047,640 85
For interest (other than interest payments to depositors).....	43,863 76
For current expenses of the bank, viz.:	
For salaries.....	\$76,452 19
For expenses of banking house or rent of banking rooms.....	7 911 88
For other expenses.....	32,794 08
	<u>117,158 15</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,500 00
For taxes on real estate, except banking house.....	1,185 08
Other payments, viz.:	
Bank extension.....	\$4,055 90
Premium of insurance.....	40 00
Insurance premium paid.....	1,136 57
Deficit in teller's cash.....	7 20
	<u>5,239 67</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	4,698,523 83
	<u>\$25,567,200 10</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	119,268
Number of accounts opened or reopened during the year 1897.....	20,789
Number of accounts closed during the year 1897.....	16,039
Total number of deposits received during the year 1897.....	135,406
Total number of payments to depositors during the year 1897.....	107,690
Amount deposited during the year 1897, not including interest credited for that period.....	\$13,389,134 48
Amount withdrawn during the year 1897.....	11,837,891 81
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$1,111,120 19
January, 1898.....	1,155,733 57
	<u>2,266,853 69</u>
Average amount of each account January 1, 1898.....	527 83
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,398 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent. on all sums from \$5 to \$3,000.

58. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, President.

H. F. HUTCHINSON, Secretary.

TRUSTEES.

FRANCIS A. PALMER,
PETER CUMMING,
JACOB D. T. HERSEY,
FRANCIS P. FURNALD,
J. A. GEISSENHAINER,
FRANCIS P. FURNALD, Jr.,

EDWARD P. GRIFFIN,
HORACE F. HUTCHINSON,
WARREN A. CONOVER,
J. B. KING,
FRED BAKER,
H. M. BRUSH,

THOMAS DIMOND,
OSCAR T. MACKEY,
GEORGE C. CLARKE,
WALTER L. WELLINGTON,
EUGENE BRITTON,
RICHARD B. KELLY.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....				\$3,092,980 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$125,000 00	\$128,908 50	\$125,000 00	
Cities in this State.....	1,652,280 43	1,825,366 82	1,698,167 70	
Towns in this State.....	100,000 00	119,900 00	117,000 00	
Villages in this State.....	111,000 00	111,000 00	111,000 00	
	<u>\$1,988,280 43</u>	<u>\$2,185,075 32</u>	<u>\$2,051,167 70</u>	2,051,167 70
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				116,000 00
Cash on deposit in banks or trust companies.....				458,362 55
Cash on hand.....				80,459 90
Total of collectible interest.....				82,024 06
				<u>\$5,880,994 21</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$5,239,784 64
Interest credited or to be credited for the six months ending with December 31, 1897.....	97,278 72
	<u>\$5,337,063 36</u>
Surplus.....	493,930 85
	<u>\$5,830,994 21</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$424,896 11
From depositors, not including interest credited.....	1,897,809 01
From interest on loans, deposits and investments.....	248,240 05
From mortgages.....	223,200 00
From redemption of stocks and bonds.....	574,401 95
From loans paid.....	190,000 00
	<u>\$3,052,147 12</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,840,015 11
For loans on bonds and mortgages.....	208,400 00
For loans on pledge of securities.....	258,000 00
For stocks and bonds purchased, par value, \$738,945.11; cost, including premiums, commissions, etc.....	745,463 18
For interest (other than interest payments to depositors).....	1,916 51

For current expenses of the bank, viz.:

For salaries	\$14,153 33
For expenses of banking house or rent of banking rooms	4,000 00
For other expenses	1,376 60
	\$19,529 93

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	488,822 45
	\$3,052,147 12

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	8,239
Number of accounts opened or reopened during the year 1897	1,135
Number of accounts closed during the year 1897	1,000
Total number of deposits received during the year 1897	9,028
Total number of payments to depositors during the year 1897	9,197
Amount deposited during the year 1897, not including interest credited for that period	\$1,897,809 01
Amount withdrawn during the year 1897	1,840,015 11
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$93,759 40
January, 1898	97,278 72
	191,038 12
Average amount of each account January 1, 1898	647 78
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,900 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	6

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

59. CITIZENS' SAVINGS BANK OF THE CITY OF NEW YORK.

[56 and 58 Bowery; incorporated 1860.]

E. A. QUINTARD, President.

HENRY HASLER, Secretary.

TRUSTEES.

DANIEL BUTTERFIELD,	EDWARD A. QUINTARD,	CHARLES H. TENNEY,
WILLIAM E. OLARK,	CHARLES H. STEINWAY,	FERDINAND TRAUD,
BARAK G. COLES,	DOUGLAS TAYLOR,	THOMAS H. WOOD,
JOHN L. DUDLEY,	RICHARD O. MCCORMICK,	JOHN H. PEET,
COURTLANDT D. MOSS,	GEORGE W. ODELL,	CHARLES GULDEN,
HENRY HASLER,	ROBERT P. LETHBRIDGE,	PERCIVAL KUHNE,
JOHN W. PIRSSON,	SIGOURNEY W. FAY,	JOHN STEMME,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$4,146,400 00
Stock and bond investments, viz :	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$1,200,000 00	\$1,200,000 00	\$1,353,000 00
State of California	300,000 00	300,000 00	321,000 00
State of Idaho	50,000 00	50,000 00	53,000 00
State of Kansas	58,129 54	58,129 54	53,879 54
State of North Dakota	438,700 00	438,700 00	447,700 00
State of South Dakota	400,100 00	400,100 00	403,888 00
State of Washington	245,000 00	245,000 00	245,000 00
Cities in other States	345,000 00	345,000 00	370,350 00
Cities in this State	2,521,000 00	2,521,000 00	2,635,200 00
Counties in this State	869,000 00	869,000 00	889,800 00
	\$6,425,929 54	\$6,425,929 54	\$6,777,857 54

6,777,857 54

Banking house and lot, cost, \$100,000; book value, \$100,000; estimated present value.....	\$100,000 00
Other real estate, cost, \$181,800; book value, \$181,800; estimated present value.....	181,800 00
Cash on deposit in banks or trust companies.....	1,803,963 63
Cash on hand.....	173,863 47
Total of collectible interest.....	140,290 42
	<u>\$12,773,175 05</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$11,068,068 40
Interest credited or to be credited for the six months ending with December 31, 1897.....	174,865 34
	<u>\$11,262,953 74</u>
Surplus.....	1,510,221 81
	<u>\$12,773,175 05</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$951,471 90
From depositors, not including interest credited.....	3,574,041 87
From interest on loans, deposits and investments.....	500,938 44
From rents from banking house.....	5,960 00
From rents from other real estate.....	7,973 79
From mortgages.....	1,490,800 00
From redemption of stocks and bonds.....	420,064 77
From all other sources, viz.: Rents received.....	2,547 85
	<u>\$6,953,298 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,948,607 69
For loans on bonds and mortgages.....	1,069,000 00
For stocks and bonds purchased, par value, \$200,000; cost, including premiums, commissions, etc.....	229,500 00
For current expenses of the bank, viz.:	
For salaries.....	\$42,530 00
For expenses of banking house or rent of banking rooms.....	2,729 36
For other expenses.....	10,843 15
	<u>56,103 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	181,800 00
For taxes on real estate, except banking house.....	4,128 16
For repairs and other incidental expenses on real estate, except banking house.....	2,037 49
Other payments, viz.:	
Alterations to vault, extraordinary repairs, taxes, etc....	\$34,082 33
Settlement of suit.....	1,800 00
Express charges and registering U. S. bonds.....	33 36
	<u>35,295 63</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,476,827 09
	<u>\$6,953,298 63</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	81,010
Number of accounts opened or reopened during the year 1897.....	7,510
Number of accounts closed during the year 1897	7,071
Total number of deposits received during the year 1897.....	58,896
Total number of payments to depositors during the year 1897.....	44,907
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,574,041 87
Amount withdrawn during the year 1897.	8,948,607 69
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$174,012 14
January, 1898	174,865 84
	848,877 48
Average amount of each account January 1, 1898.....	868 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,089 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers....	181

Rate per cent. of dividends or interest to depositors during the year 1897,
3½ per cent.

60. DOLLAR SAVINGS BANK, NEW YORK CITY.

[2335 Third avenue; incorporated 1890.]

JOHN HAFFEN, President.

WM. M. KERN, Secretary.

TRUSTEES.

JOHN HAFFEN,
CHARLES KERVAN,
JULES F. VALOIS,
BERNARD FRENCH,
JAMES S. BRYANT,
BRYAN G. HUGHES,

O. P. FABER,
JAMES M. LA COSTE,
JAMES L. WELLS,
W. M. KERN,
ANTON RINSCHLER,

FRANK P. MOTT,
JOHN S. HANSON,
GEORGE M. MACKELLAR,
CHARLES W. BOGART,
HENRY W. NEUBECK,
JOHN LANZER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$294,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$17,000 00	\$18,129 94	\$17,184 00	
State of Massachusetts.....	5,000 00	5,287 50	5,250 00	
Cities in other States.....	11,000 00	11,648 40	11,525 70	
Cities in this State.....	17,000 00	18,001 10	17,844 90	
	<u>\$50,000 00</u>	<u>\$53,066 94</u>	<u>\$51,763 60</u>	51,763 60
Cash on deposit in banks or trust companies.....				55,185 87
Cash on hand.....				4,171 64
Total of collectible interest				857 49
				<u>\$406,128 60</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$397,757 18
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,947 67
	\$403,704 85
Surplus.....	2,423 75
	<u>\$406,128 60</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$50,996 01
From depositors, not including interest credited	402,817 06
From interest on loans, deposits and investments	16,797 79
From mortgages	33,200 00
From stocks and bonds sold, par value, \$10,000; amount received therefor	12,279 00
	<hr/>
	\$516,089 86

PAYMENTS.

To depositors, including interest paid to them	\$318,682 40
For loans on bonds and mortgages	102,800 00
For stocks and bonds purchased, par value, \$33,000; cost, including premiums, commissions, etc.	34,937 00
For interest (other than interest payments to depositors)	212 66
For current expenses of the bank, viz.:	
For salaries	\$1,349 00
For expenses of banking house or rent of banking rooms	420 00
For other expenses	624 79
	<hr/>
	2,293 79
Other payments, viz.: Payment to trustees of organization expenses	3,856 50
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	56,807 51
	<hr/>
	\$516,089 86

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	5,199
Number of accounts opened or reopened during the year 1897	2,849
Number of accounts closed during the year 1897	868
Total number of deposits received during the year 1897	14,181
Total number of payments to depositors during the year 1897 . . .	8,566
Amount deposited during the year 1897, not including interest credited for that period	\$402,817 06
Amount withdrawn during the year 1897	818,682 40
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$5,067 45
January, 1898	5,947 67
	<hr/>
	11,015 12
Average amount of each account January 1, 1898	77 65
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,529 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	5

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. to \$1,000 and 3 per cent. on excess to \$3,000.

61. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 Bowery; incorporated 1848.]

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

TRUSTEES.S. P. PATTERSON,
DAVID J. TAFF,
ANDREW MILLS,
SIDNEY W. HOPKINS,
ROBERT J. WRIGHT,
GUY CULGIN,JOHN TIEBOUT,
HENRY E. CRAMPTON,
ARNER B. MILLS,
CHARLES E. PELL,
GEORGE B. RHODES,FREDERICK ZITTEL,
HENRY C. PERLEY,
JOHN A. TACKABERRY,
CHARLES T. GALLOWAY,
A. T. J. RICE,
W. H. HOLLISTER.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$9,200,500 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$1,232,000 00	\$1,476,524 08	\$1,501,635 00
District of Columbia	32,000 00	33,925 00	33,300 00
State of Connecticut.....	60,000 00	64,200 70	60,600 00
State of Indiana.....	288,000 00	292,604 26	289,000 00
State of Massachusetts.....	800,000 00	861,633 49	860,000 00
State of Missouri.....	400,000 00	402,281 17	400,000 00
Cities in other States.....	2,041,500 00	2,224,269 71	2,197,200 00
Cities in this State.....	4,000,100 00	4,354,805 11	4,225,538 50
Counties in this State.....	806,500 00	931,318 60	912,750 00
	<u>\$9,810,100 00</u>	<u>\$10,641,659 02</u>	<u>\$10,478,423 50</u>

10,478,423 50

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892	100,000 00
Banking house and lot, cost, \$568,571.31; book value, \$250,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	800,999 87
Cash on hand	844,478 11
Total of collectible interest.....	287,286 44
	<u>\$21,461,687 92</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal	\$19,042,625 00
Interest credited or to be credited for the six months ending with December 31, 1897.....	316,047 13
	<u>\$19,358,672 03</u>
Surplus	2,103,014 89
	<u>\$21,461,687 92</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$1,162,149 27
From depositors, not including interest credited.....	6,046,184 64
From interest on loans, deposits and investments.....	837,925 61
From mortgages.....	745,600 00
From redemption of stocks and bonds.....	482,500 00
From stocks and bonds sold, par value, \$318,000; amount received therefor.....	319,460 33
From loans paid.....	120,000 00
	<u>\$9,718,819 84</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,782,487 78
For loans on bonds and mortgages.....	460,250 00
For loans on pledge of securities	120,000 00
For stocks and bonds purchased, par value, \$3,046,500; cost, including premiums, commissions, etc.....	2,181,078 18
For interest (other than interest payments to depositors).....	13,846 86
For current expenses of the bank, viz.:	
For salaries	\$43,280 61
For expenses of banking house or rent of banking rooms.	6,232 30
For other expenses.....	11,102 88
	60,684 64
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,145,477 98
	<u>\$9,713,819 84</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	54,905
Number of accounts opened or reopened during the year 1897.....	15,043
Number of accounts closed during the year 1897	12,401
Total number of deposits received during the year 1897.....	84,896
Total number of payments to depositors during the year 1897.....	69,676
Amount deposited during the year 1897, not including interest credited for that period.....	\$6,046,184 64
Amount withdrawn during the year 1897.....	5,732,487 78
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$307,222 75
January, 1898.	316,047 18
	623,269 88
Average amount of each account January 1, 1898.....	352 58
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,689 98
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

62. EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

W. H. SLOCUM, President.

CHAS. A. WHITNEY, Secretary.

TRUSTEES.

WILLIAM H. SLOCUM,
CHARLES F. GOODHUE,
HAMILTON R. SEARLES,
HENRY L. SLOTE,
JOHN H. WAYDELL,
NATHANIEL M. TERRY,
ANDREW J. ROBINSON,

WILLIAM C. SMITH,
AMASA H. SCOVILLE,
CHARLES FRAZIER,
RICHARD YOUNG,
HENRY T. NICHOLS,
BRINKERHOFF MYERS,
J. SINCLAIR ARMSTRONG,

GEORGE ABEEL,
WARREN C. BARBER,
DICK S. RAMSAY,
J. WORRALL ARTHUR,
DANIEL W. WHITMORE,
CHAS. A. O'DONOHUE,
LOUIS W. SLOCUM.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$7,851,715 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$2,217,000 00	\$2,373,961 25	\$2,493,586 00	
State of Indiana	300,000 00	307,500 00	300,000 00	
State of Maine	5,000 00	4,967 50	5,000 00	
State of Massachusetts.....	590,000 00	525,840 15	534,075 00	
State of Missouri	174,000 00	176,610 00	175,740 00	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States	\$2,132,672 30	\$2,244,004 90	\$2,202,651 77	
Cities in this State.....	1,033,349 82	1,044,520 78	1,060,540 82	
Counties in this State.....	195,000 00	196,195 00	198,200 00	
	<u>\$6,547,022 12</u>	<u>\$6,573,119 58</u>	<u>\$7,019,802 09</u>	\$7,019,802 09
Loans on pledge of securities, as authorized by chapter 689, Laws of 1893				49,000 00
Banking house and lot, cost, \$175,854.23; book value, \$175,854.23; estimated present value				160,000 00
Other real estate, cost, \$8,837.81; book value, \$8,837.81; estimated present value.....				9,000 00
Cash on deposit in banks or trust companies.....				1,141,646 76
Cash on hand.....				92,458 90
Total of collectible interest.....				188,837 56
Amount of all other assets, viz.: Rent accrued.....				95 00
				<u>\$15,957,555 81</u>

LIABILITIES.

Amount due depositors, viz :	
Principal	\$18,861,195 96
Interest credited or to be credited for the six months ending with December 31, 1897.....	251,847 14
	<u>\$18,612,548 10</u>
Surplus	2,845,012 21
	<u>\$15,957,555 81</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,260,536 78
From depositors, not including interest credited.....	4,000,853 79
From interest on loans, deposits and investments.....	606,778 85
From rents from banking house.....	942 50
From rents from other real estate.....	409 80
From mortgages.....	647,450 00
From redemption of stocks and bonds	69,000 00
From stocks and bonds sold, par value, \$163,000; amount received therefor.....	176,992 88
From loans paid.....	75,000 00
	<u>\$6,837,964 10</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,421,051 99
For loans on bonds and mortgages.....	891,200 00
For loans on pledge of securities.....	49,000 00
For stocks and bonds purchased, par value, \$1,150,672.80; cost, including premiums, commissions, etc.	1,201,006 08
For interest (other than interest payments to depositors).....	7,738 87
For current expenses of the bank, viz.:	
For salaries.....	\$26,400 00
For expenses of banking house or rent of banking rooms.....	3,010 80
For other expenses	4,297 01
	<u>33,708 80</u>
For taxes on real estate, except banking house	153 20
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,234,105 66
	<u>\$6,837,964 10</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,153
Number of accounts opened or reopened during the year 1897.....	8,449
Number of accounts closed during the year 1897.....	2,572
Total number of deposits received during the year 1897.....	17,767
Total number of payments to depositors during the year 1897.....	16,001
Amount deposited during the year 1897, not including interest credited for that period....	\$4,000,853 79
Amount withdrawn during the year 1897.....	8,421,051 99
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$240,540 06
January, 1898.....	251,947 14
	491,927 20
Average amount of each account January 1, 1898.....	749 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,095 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	5

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent. on sums from \$5 to \$3,000.

63. THE EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; incorporated 1850.]

JAMES McMAHON, President.

DAVID LEDWITH, Comptroller.

TRUSTEES.

JAMES McMAHON,
JAMES RORKE,
HENRY AMY,
JAMES R. FLOYD,
CHARLES V. FURNES,
MARCUS J. McLAUGHLIN,
JOHN GOOD,

ROBERT J. HOGUET,
JAMES G. JOHNSON,
JOHN D. KEILEY,
HERMAN RIDDER,
MILES TIERNEY,
JOHN C. McARTHUR,

L. V. O'DONOHUE,
JOHN CRANE,
FREDERICK R. COUDERT,
VINCENT P. TRAVERS,
HUGH KELLY,
JOHN BYRNE,
JAS. McGOVERN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$27,695,205 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$5,435,000 00	\$6,257,875 00	\$6,314,300 00
State of Connecticut.....	10,000 00	10,487 50	10,000 00
State of Delaware.....	50,000 00	54,450 00	50,000 00
State of Indiana.....	500,000 00	504,050 00	500,000 00
State of Kentucky.....	88,000 00	95,387 50	88,810 00
State of Maryland.....	702,000 00	709,002 50	702,000 00
State of Massachusetts.....	500,000 00	530,800 00	533,000 00
State of Missouri.....	410,000 00	413,830 00	410,000 00
State of New Hampshire.....	56,500 00	73,138 15	61,150 00
Cities in other States.....	2,803,000 00	3,024,860 45	3,060,530 00
Cities in this State.....	13,191,850 00	15,483,672 32	14,876,780 50
Counties in this State.....	2,503,000 00	2,603,717 45	2,740,975 00
	<u>\$26,304,350 00</u>	<u>\$29,915,960 87</u>	<u>\$29,436,554 50</u>

Banking house and lot, cost, \$841,776.34; book value, \$500,000;
estimated present value 500,000 00
Cash on deposit in banks or trust companies.. 1,686,053 55
Cash on hand 708,785 88
Total of collectible interest..... 785,479 94

\$61,012,028 81

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$51,854,747 28	
Interest credited or to be credited for the six months ending with December 31, 1897.....	843,143 01	
		<u>\$52,197,890 29</u>
Surplus		8,814,188 52
		<u><u>\$61,012,028 81</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,940,275 73
From depositors, not including interest credited.....	18,895,706 18
From interest on loans, deposits and investments	2,456,862 56
From rents from banking house.....	17,882 44
From mortgages.....	1,855,850 00
From redemption of stocks and bonds.....	154,500 00
From stocks and bonds sold, par value, \$295,000; amount received therefor.....	298,776 00
	<u>\$20,118,852 91</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$14,051,809 62
For loans on bonds and mortgages.....	2,096,850 00
For stocks and bonds purchased, par value, \$1,226,000; cost, including premiums, commissions, etc.....	1,405,958 80
For interest (other than interest payments to depositors).	4,165 01
For current expenses of the bank, viz.:	
For salaries.....	\$87,130 00
For expenses of banking house or rent of banking rooms	22,659 08
For other expenses.....	17,575 50
	<u>127,364 58</u>
Other payments, viz.: Loss on sale of foreclosed properties....	88,416 08
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,394,789 87
	<u><u>\$20,118,852 91</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	83,747
Number of accounts opened or reopened during the year 1897.....	14,557
Number of accounts closed during the year 1897.....	13,028
Total number of deposits received during the year 1897.....	94,466
Total number of payments to depositors during the year 1897.....	105,586
Amount deposited during the year 1897, not including interest credited for that period.....	\$18,895,706 18
Amount withdrawn during the year 1897.....	14,051,809 62
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$830,995 90
January, 1898.....	843,143 01
	<u>1,674,138 91</u>
Average amount of each account January 1, 1898.....	623 28
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,178 75
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	668

Rate per cent. of dividends or interest to depositors during the year 1897,
 $\frac{3}{4}$ per cent.

64. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1869.]

GEO. C. WALDO, President.

JOHN C. GRISWOLD, Secretary.

TRUSTEES.JOHN DICKSON,
EDWARD L. MERRIFIELD,
JAMES C. GULICK,
A. L. ASHMAN,
ROBERT C. BROWN,GEORGE C. WALDO,
GEORGE C. CURRIER,
ROBERT DUNLAP,
WILLIAM H. WOOLVERTON,JAMES H. BRESLIN,
ALFRED J. CAMMEYER,
HENRY DAZIAN,
JOHN C. GULICK,
DANIEL J. CARROLL.**FINANCIAL.
RESOURCES.**Bonds and mortgages..... \$1,047,050 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Louisiana	\$150,000 00	\$148,092 60	\$151,500 00	
State of North Dakota.....	16,047 00	16,914 41	18,455 11	
State of Texas	4,000 00	4,554 00	4,600 00	
State of Alabama	55,000 00	57,371 10	59,550 00	
State of North Carolina.....	15,000 00	19,535 25	19,800 00	
State of Idaho	30,000 00	32,188 00	32,700 00	
Cities in this State.....	75,000 00	80,339 80	80,445 00	
Towns in this State.....	298,100 00	333,367 32	366,232 00	
Villages in this State.....	201,498 62	217,393 05	220,098 55	
School districts.....	29,000 00	30,165 00	30,980 00	
	<u>\$873,645 62</u>	<u>\$939,819 53</u>	<u>\$964,420 66</u>	964,420 66
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				74,000 00
Other real estate, cost, \$4,612.88; book value, \$4,284.56; estimated present value.....				4,284 56
Cash on deposit in banks or trust companies				46,268 24
Cash on hand.....				7,860 52
Total of collectible interest.....				29,546 85
Amount of all other assets, viz.: Fixtures.....				2,500 00
				<u><u>\$2,195,450 83</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,069,407 91
Interest credited or to be credited for the six months ending with December 31, 1897.....	81,515 80
	<u>\$2,100,923 71</u>
Surplus.....	94,527 12
	<u><u>\$2,195,450 83</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$68,276 96
From depositors, not including interest credited	1,229,494 71
From interest on loans, deposits and investments	87,523 48
From rents from other real estate	800 00
From mortgages.....	156,287 50
From redemption of stocks and bonds.....	5,499 77
From stocks and bonds sold, par value, \$40,000; amount re- ceived therefor.....	48,184 08
From loans paid.....	108,900 00

From all other sources, viz.:

Insurance	\$162 20	
Rebate assessment, account real estate.....	18	
Repayment of one credit of interest.....	87	
		<u>\$162 75</u>
		<u>\$1,699,578 27</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,052,046 68	
For loans on bonds and mortgages	891,800 00	
For loans on pledge of securities.....	94,000 00	
For stocks and bonds purchased, par value, \$83,500; cost, including premiums, commissions, etc.....	88,130 55	
For interest (other than interest payments to depositors).....	1,529 85	
For current expenses of the bank, viz.:		
For salaries	\$10,839 00	
For expenses of banking house or rent of banking rooms	5,499 96	
For other expenses.....	1,961 81	
		<u>18,800 27</u>
For taxes on real estate, except banking house	144 22	
For repairs and other incidental expenses on real estate, except banking house	229 56	
Other payments, viz.:		
Insurance	\$162 20	
Balance over and short cash items	6 23	
Estate G. W. Schoonmaker, trustees' agreement.....	100 00	
		<u>268 43</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	58,628 76	
		<u>\$1,699,578 27</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,686	
Number of accounts opened or reopened during the year 1897.....	2,226	
Number of accounts closed during the year 1897.....	1,647	
Total number of deposits received during the year 1897.....	15,863	
Total number of payments to depositors during the year 1897.....	18,977	
Amount deposited during the year 1897, not including interest credited for that period	\$1,229,494 71	
Amount withdrawn during the year 1897.....	1,052,046 68	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897	\$20,657 27	
January, 1898.....	31,515 90	
		<u>61,173 07</u>
Average amount of each account January 1, 1898.....	278 84	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,000 00	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	27	
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	2	
Total amount of such accounts.....	<u>\$8,155 20</u>	

Rate per cent. of dividends or interest to depositors during the year 1897,
 $2\frac{1}{4}$ per cent.

65. THE FRANKLIN SAVINGS BANK, NEW YORK CITY.

[656 and 658 Eighth avenue; incorporated 1860.]

ARCHIBALD TURNER, President.

WILLIAM G. CONKLIN, Secretary.

TRUSTEES.

GEORGE H. BEYER,	GEORGE G. ROCKWOOD,	THOMAS C. ACTON,
GEORGE CROUCH,	JOHN J. SMITH,	WILSON M. POWELL,
WELCH G. HITCHCOCK,	ARCHIBALD TURNER,	JAMES VAN DYKE CARD,
JOHN D. ROBINSON,	BERNARD KARSCH,	HOWARD C. SMITH,
JOHN S. SILLS,	JAMES G. CANNON,	CHARLES A. WALKER,
WILLIAM H. VAN KLEECK,	J. EDGAR LEYCRAFT,	WILLIAM H. PORTER,
JOSEPH H. CHAPMAN,	WILLIAM G. CONKLIN,	STUART DUNCAN,
	FRANCIS C. TRAVERS.	

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....				\$3,438,000 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$450,000 00	\$513,859 37	\$522,000 00	
State of Missouri	100,000 00	101,187 50	100,000 00	
State of Massachusetts.....	250,000 00	270,625 00	270,000 00	
State of Indiana	100,000 00	103,250 00	103,000 00	
Cities in other States.....	400,000 00	435,195 00	433,500 00	
Cities in this State.....	1,674,230 00	1,914,919 10	1,901,500 00	
Counties in this State.....	485,000 00	537,023 00	525,350 00	
	<u>\$3,459,200 00</u>	<u>\$3,876,058 97</u>	<u>\$3,855,449 00</u>	
				3,855 449 00
Banking house and lot, cost, \$205,000; book value, \$205,000; estimated present value.....				150,000 00
Cash on deposit in banks or trust companies.....				370,476 77
Cash on hand.....				88,347 92
Total of collectible interest.....				113,669 13
				<u>\$7,965,942 82</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$6,942,500 19
Interest credited or to be credited for the six months ending with December 31, 1897.....	110,604 73
	<u>\$7,053,104 92</u>
Surplus	912,837 90
	<u>\$7,965,942 82</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$379,030 34
From depositors, not including interest credited.....	2,536,497 42
From interest on loans, deposits and investments.....	324,240 78
From rents from banking house.....	4,906 64
From mortgages.....	378,800 00
From redemption of stocks and bonds.....	5,060 00
From stocks and bonds sold, par value, \$30,000; amount received therefor.....	31,317 00
From loans paid.....	141,400 00
	<u>\$3,801,192 18</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,476,889 58
For loans on bonds and mortgages	505,000 00
For loans on pledge of securities.....	82,400 00
For stocks and bonds purchased, par value, \$265,000; cost, including premiums, commissions, etc.....	286,042 00
For interest (other than interest payments to depositors)	902 08
For current expenses of the bank, viz.:	
For salaries.....	\$25,250 00
For expenses of banking house or rent of banking rooms.....	2,809 63
For other expenses.....	3,464 20
	31,588 83
Other payments, viz. : Purchase of real estate	60,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	408,824 69
	<u>\$3,801,192 18</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	26,803
Number of accounts opened or reopened during the year 1897.....	5,574
Number of accounts closed during the year 1897.....	4,612
Total number of deposits received during the year 1897.....	45,705
Total number of payments to depositors during the year 1897..	88,990
Amount deposited during the year 1897, not including interest credited for that period.....	\$2,586,497 42
Amount withdrawn during the year 1897.....	2,476,889 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$107,022 61
January, 1898.....	110,604 73
	217,627 34
Average amount of each account January 1, 1898.....	259 01
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,687 88
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	118

Rate per cent of dividends or interest to depositors during the year 1897,
3½ per cent.

66. THE GERMAN SAVINGS BANK IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1850.]

PHILIP BISSINGER, President.

GUSTAV F. AMTHOR, Treasurer.

TRUSTEES.

PHILIP BISSINGER,
ROBERT SCHELL,
HEGO WESENDONCK,
GEORGE H. MOLLER,
CHARLES UNGER,
JULIUS W. BRUNN,
HEGO SCHUMANN,
GEORGE SHERMAN,

JAMES SPEYER,
ALFRED ROELKER,
KARL MEISSNER,
EWALD FLEITMANN,
GUST. HEYE,
C. A. ZOEBISCH,
GEORGE F. VICTOR.

GEORGE GUDEWILL,
DALLAS B. PRATT,
ERNEST STEIGER,
CASIMIR TAG,
PERCIVAL KNAUTH,
ALFRED DOLGE,
CARL GOEPEL,
ROBERT REUTTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$20,228,304 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Par value	Actual cost. Estimated market value.
United States	\$2,484,000 00 \$2,600,109 16 \$2,777,480 00
State of New York.....	168,000 00 174,317 50 173,880 00
State of New Jersey	114,000 00 137,954 61 116,160 60

REPORT ON SAVINGS BANKS.

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Georgia	\$500,000 00	\$512,125 00	\$510,000 00
State of Massachusetts	2,899,344 00	2,611,751 17	2,600,087 76
State of Maryland	1,542,000 00	1,522,182 83	1,542,500 00
State of South Carolina	500,000 00	507,500 00	535,000 00
State of Tennessee	1,502,000 00	1,445,380 49	1,472,050 00
State of Ohio	510,000 00	510,719 25	510,000 00
State of Louisiana	758,500 00	757,497 50	758,500 00
State of Indiana	1,512,000 00	1,486,722 74	1,512,000 00
State of Missouri	750,000 00	753,415 33	750,000 00
State of Texas	436,200 00	435,259 06	506,272 00
State of Minnesota	634,000 00	639,276 10	634,000 00
State of Colorado	340,000 00	354,571 78	351,000 00
Cities in other States	3,106,220 00	3,365,597 33	3,363,049 62
Cities in this State	751,323 95	767,720 77	763,377 06
	<u>\$18,007,587 95</u>	<u>\$18,656,140 62</u>	<u>\$18,878,386 44</u>
			\$18,878,386 44
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892			35,000 00
Banking house and lot, cost, \$334,488.78; book value, \$575,000; estimated present value			575,000 00
Other real estate, cost, \$314,485.40; book value, \$314,485.40; estimated present value			814,485 40
Cash on deposit in banks or trust companies			8,131,929 09
Cash on hand			536,853 40
Total of collectible interest			503,633 80
Amount of all other assets, viz : Rent from bank building....			2,099 48
			<u><u>\$44,195,196 61</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$39,706,918 11
Interest credited or to be credited for the six months ending with December 31, 1897	729,733 14
	<u>\$40,436,651 25</u>
Surplus	8,758,545 86
	<u><u>\$49,195,196 61</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$3,810,475 42
From depositors, not including interest credited	11,593,039 91
From interest on loans, deposits and investments	1,699,817 10
From rents from banking house	27,803 83
From rents from other real estate	16,469 13
From mortgages	875,521 15
From redemption of stocks and bonds	1,967,830 98
From stocks and bonds sold, par value, \$150,000; amount received therefor	175,000 00
From loans paid	200,000 00
From all other sources, viz.: From rebate $\frac{1}{4}$ per cent. upon \$1,000,000 State of Massachusetts $3\frac{1}{4}$ per cent. bonds	1,250 00
	<u><u>\$20,886,707 57</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$9,579,190 25
For loans on bonds and mortgages	2,677,824 96
For loans on pledge of securities	100,000 00

For stocks and bonds purchased, par value, \$4,087,019; cost, including premiums, commissions, etc.	\$4,184,509 72
For interest (other than interest payments to depositors)	25,898 97
For current expenses of the bank, viz.:	
For salaries	\$73,544 48
For expenses of banking house or rent of banking rooms.	8,201 87
For other expenses	11,220 44
	92,966 24
For taxes on real estate, except banking house.....	4,170 90
For repairs and other incidental expenses on real estate, except banking house.....	5,508 26
Other payments, viz.: Costs, etc., in foreclosures, repairs and improvements on real estate	58,855 76
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	8,658,287 49
	<u>\$20,886,707 57</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	94,885
Number of accounts opened or reopened during the year 1897.....	17,284
Number of accounts closed during the year 1897.....	18,098
Total number of deposits received during the year 1897.....	128,070
Total number of payments to depositors during the year 1897.....	96,778
Amount deposited during the year 1897, not including interest credited for that period.....	\$11,598,039 91
Amount withdrawn during the year 1897.....	9,579,190 25
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$691,468 38
January, 1898	729,738 14
	1,421,196 52
Average amount of each account January 1, 1898.....	428 65
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,875 25
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	658

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

67. THE GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; incorporated 1833.]

JOHN HARSEN RHOADES, President.

JAMES QUINLAN, Treasurer.

TRUSTEES.

JOHN S. DICKERSON,
JOHN HARSEN RHOADES,
JOHN A. STEWART,
LOWELL LINCOLN,
CHARLES F. DALY,
JOHN S. McLEAN,
EDWARD COTHOUT,
JOSEPH H. GRAY,
JOHN WILSON,
J. B. M. GROSVENOR,
WILLIAM E. STEWART,

GEORGE G. DeWITT,
ALFRED L. WHITE,
B. AYMAR SANDS,
JAMES A. GARLAND,
ARCHIBALD D. RUSSELL,
EDWARD N. TAILER,
JOHN L. RIKER,
GEORGE W. SMITH,
FRANCIS H. LEGGETT,
CHARLES A. DAVISON,
ALGERNON S. FRISSELL,
THOMAS H. BARBER,

WILLIAM T. WARDWELL,
CHARLES STEWART SMITH,
DAVID M. MORRISON,
BENJAMIN O. CHISOLM,
WARREN N. GODDARD,
JAMES QUINLAN,
JOHN DOWNEY,
GEORGE G. HAVEN,
A. GIFFORD AGNEW,
J. HAMPDEN ROBB,
A. D. JUILIARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$16,046,925 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$1,005,000 00	\$5,463,592 70	\$5,822,137 50
District of Columbia	190,800 00	231,196 45	199,584 64
State of New Hampshire.....	333,500 00	372,689 90	341,486 96
State of Massachusetts	3,000,000 00	3,213,498 97	3,016 140 00
State of Rhode Island	295,000 00	326,290 16	295,000 00
State of Connecticut	272,000 00	290,809 94	272,187 50
State of Maine	400,000 00	398,542 47	401 000 00
State of Ohio	250,000 00	247,126 00	250,000 00
State of Indiana	510,000 00	522,814 35	511,578 00
State of Missouri	250,000 00	252,968 61	250,000 00
State of Pennsylvania	60,000 00	65,885 16	60,876 00
State of Minnesota	114,000 00	115,884 08	114,000 00
Cities in other States	3,706,133 05	4,012,222 41	3,750,001 24
Cities in this State	4,301,404 27	4,791,742 77	4,555,365 61
Counties in this State	804,000 00	877,903 66	811,567 20
	<u>\$19,451,837 33</u>	<u>\$21,183,102 70</u>	<u>\$20,649,913 05</u>
			20,649,913 65
Banking house and lot, cost, \$311,686.52; book value, \$250,000; estimated present value			250,000 00
Cash on deposit in banks or trust companies.....			1,135,632 75
Cash on hand.....			372,406 93
Total of collectible interest.....			399,533 23
			<u>\$38,834,411 56</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$34,348,554 07
Interest credited or to be credited for the six months ending with December 31, 1897	563,678 51
	<u>\$34,912,232 18</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	754 23
Surplus.....	3,921,424 15
	<u>\$38,834,411 56</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$1,772,422 48
From depositors, not including interest credited	7,446,084 68
From interest on loans, deposits and investments	1,499,974 75
From mortgages.....	605,200 00
From redemption of stocks and bonds ..	40,000 00
From stocks and bonds sold, par value, \$1,545,388.40; amount received therefor	1,611,897 66
From all other sources, viz.:	
Insurance premiums repaid.....	\$16 40
Expenses repaid	8 00
Repayment on account of premium on stocks	3,477 43
	<u>3,501 83</u>
	<u>\$12,979,081 85</u>

PAYMENTS.

To depositors, including interest paid to them	\$7,434,187 50
For loans on bonds and mortgages.....	2,086,125 00
For stocks and bonds purchased, par value, \$1,731,448.44; cost, including premiums, commissions, etc.....	1,866,379 98
For interest (other than interest payments to depositors).....	18,037 59

For current expenses of the bank, viz. :

For salaries	\$55,540 88	
For expenses of banking house or rent of banking rooms.	6,578 56	
For other expenses.....	14,058 22	
		\$76,186 61

Other payments, viz.:

Reimbursement of depositor for draft claimed to be a forgery ..	\$66 38	
Insurance premiums.....	16 40	
Loss on light-weight gold.....	42 26	
		125 04

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day **1,498,089 68**

\$12,979,081 85

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	69,679
Number of accounts opened or reopened during the year 1897.	18,518
Number of accounts closed during the year 1897.....	10,829
Total number of deposits received during the year 1897.....	85,518
Total number of payments to depositors during the year 1897.	75,262
Amount deposited during the year 1897, not including interest credited for that period	\$7,446,084 68
Amount withdrawn during the year 1897.....	7,484,187 50
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$553,246 81
January, 1898	563,678 51
	1,116,925 32
Average amount of each account January 1, 1898	501 00
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,549 11
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	582

Rate per cent. of dividends or interest to depositors during the year 1897, $\frac{3}{4}$ per cent.

68. HARLEM SAVINGS BANK, NEW YORK CITY.

[2279-2281 Third avenue; incorporated 1863.]

CHARLES B. TOOKER, President.

L. HOMER HART, Secretary.

TRUSTEES.

CHARLES B. TOOKER,
SILAS A. BRUSH,
RICHARD WEBBER,
ISRAEL C. JONES,

MICHAEL DUFF,
GRANVILLE F. DAILEY,
JOSEPH SPEARS,
THOMAS CRAWFORD,
WILLIAM E. TROTTER,

AUGUSTUS GAREISS,
D. M. WILLIAMS,
WILLIAM B. REED,
WILLIAM H. CALDWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$3,600,867 27**
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$388,100 00	\$450,105 00	\$432,068 00
State of Texas.....	29,000 00	32,331 69	34,510 00
State of Massachusetts.....	100,000 00	109,000 00	109,000 00
Cities in other States.....	50,000 00	53,370 00	53,500 00
Cities in this State.....	1,381,800 00	1,612,378 03	1,612,664 00
Counties in this State.....	393,000 00	379,852 40	374,380 00
Towns in this State.....	203,500 00	207,615 93	208,000 00
Villages in this State.....	442,500 00	468,398 00	463,120 00
School districts	49,000 00	49,752 50	49,000 00
	\$3,006,900 00	\$3,382,794 15	\$3,336,842 00

3,336,842 00

Banking house and lot, cost, \$128,289 91; book value, \$110,000; estimated present value.....	\$110,000 00
Cash on deposit in banks or trust companies.....	624,838 69
Cash on hand.....	63,191 70
Total of collectible interest.....	81,153 78
Amount of all other assets, viz.: Rent.....	125 00
	<u>\$7,815,018 44</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$7,134,396 42
Interest credited or to be credited for the six months ending with December 31, 1897.....	121,156 02
	<u>\$7,255,554 44</u>
Surplus.....	559,464 00
	<u>\$7,815,018 44</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$319,592 05
From depositors, not including interest credited.....	8,219,090 58
From interest on loans, deposits and investments.....	824,547 76
From rents from banking house.....	8,180 00
From mortgages.....	268,775 00
From redemption of stocks and bonds.....	29,834 27
From all other sources, viz.:	
Loss and gain for correction of ledgers.....	\$47 50
Loss and gain for reduction of stocks and bonds.....	25,952 15
Loss and gain, banking house.....	800 00
Loss and gain, teller's error.....	10 00
	<u>26,809 65</u>
	<u>\$4,191,829 81</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,820,894 15
For loans on bonds and mortgages.....	329,892 51
For stocks and bonds purchased, par value, \$271,000; cost, including premiums, commissions, etc.....	298,267 15
For interest (other than interest payments to depositors).....	3,889 85
For current expenses of the bank, viz.:	
For salaries.....	\$21,450 00
For other expenses.....	5,108 61
	<u>26,648 61</u>
Other payments, viz.:	
Loss and gain, reduction of stocks and bonds.....	\$25,952 15
Loss and gain, banking house.....	800 00
Loss and gain, teller's error.....	10 00
	<u>26,762 15</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	636,580 89
	<u>\$4,191,829 81</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	27,368
Number of accounts opened or reopened during the year 1897.....	7,816
Number of accounts closed during the year 1897.....	5,841
Total number of deposits received during the year 1897.....	53,491
Total number of payments to depositors during the year 1897.....	43,366

NEW YORK COUNTY.

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Amount deposited during the year 1897, not including interest credited for that period.....	\$3,219,090 58
Amount withdrawn during the year 1897.....	2,820,894 15
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$114,708 27
January, 1898.....	121,156 02
	<u>235,862 29</u>
Average amount of each account January 1, 1898.....	265 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,084 92
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	<u>89</u>
Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.	

69. INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[20 Union square; incorporated 1848.]

FRANK M. HURLBUT, President.

JOHN T. WEEKS, Cashier.

TRUSTEES.

JAMES M. CONSTABLE,	EDWARD M. TOWNSEND,	N. DENTON SMITH,
WALTER T. MILLER,	HEWLETT SCUDDER,	W. EMLIN ROOSEVELT,
ANDREW C. ARMSTRONG,	WILLIAM J. QUINLAN, Jr.,	CHARLES G. THOMPSON,
GEORGE G. WILLIAMS,	WILLIAM GREENOUGH,	FREDERIC BRONSON,
EGERTON L. WINTHROP,	ANDREW WARNER,	FRANK M. HURLBUT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$4,602,800 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Par value.	Actual cost. Estimated market value.
United States.....	\$1,000,000 00 \$1,089,657 85 \$1,162,333 34
State of Maine.....	105,000 00 115,255 00 105,000 00
State of Massachusetts.....	900,000 00 928,972 50 911,781 25
State of Connecticut.....	110,000 00 113,880 00 110,000 00
Cities in this State.....	757,200 00 801,124 60 778,583 87
Counties in this State.....	476,000 00 555,319 45 498,015 00
	<u>\$3,348,200 00</u> <u>\$3,604,208 90</u> <u>\$3,565,713 46</u>
Banking house and lot, cost, \$172,820; book value, \$172,820; estimated present value.....	172,820 00
Cash on deposit in banks or trust companies.....	559,859 84
Cash on hand.....	44,379 99
Total of collectible interest.....	103,273 62
Amount of all other assets, viz : Rents from bank building accrued.....	721 91
	<u>\$9,049,568 82</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$7,907,560 15
Interest credited or to be credited for the six months ending with December 31, 1897.....	131,463 39
	<u>\$8,099,023 54</u>
Surplus.....	950,545 28
	<u>\$9,049,568 82</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$498,973 46
From depositors, not including interest credited.....	2,541,013 19
From interest on loans, deposits and investments.....	825,839 67
From rents from banking house.....	9,843 55
From mortgages.....	294,000 00
From redemption of stocks and bonds.....	100,000 00
From all other sources, viz.:	
Cash drawer difference, cash over.....	\$4 00
Premium on bonds, \$100,000 sold.....	250 00
	<u>254 00</u>
	<u>\$3,764,422 87</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,360,085 64
For loans on bonds and mortgages.....	662,500 00
For stocks and bonds purchased, par value, \$100,000; cost, including premiums, commissions, etc.....	108,937 50
For interest (other than interest payments to depositors).....	700 00
For current expenses of the bank, viz.:	
For salaries.....	\$30,327 45
For expenses of banking house or rent of banking rooms.....	4,020 58
For other expenses.....	2,614 57
	<u>37,862 60</u>
Other payments, viz.: Old balances paid depositors.....	97 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	604,239 83
	<u>\$3,764,422 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	13,746
Number of accounts opened or reopened during the year 1897.....	1,995
Number of accounts closed during the year 1897.....	1,719
Total number of deposits received during the year 1897.....	14,045
Total number of payments to depositors during the year 1897.....	13,796
Amount deposited during the year 1897, not including interest credited for that period.....	\$2,541,013 19
Amount withdrawn during the year 1897.....	2,360,085 64
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$130,038 31
January, 1898.....	181,463 39
	<u>261,501 70</u>
Average amount of each account January 1, 1898.....	589 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,813 53
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	355

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

70. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[115 Chambers street; incorporated 1851.]

W. H. B. TOTTEN, President.

G. BYRON LATIMER, Secretary.

TRUSTEES.

JOSEPH ROGERS,
J. A. HARDENBERGH,
F. MEYER,
G. A. ELLIS,
J. H. DYE,
W. H. R. TOTTEN,
M. GERDES,

D. B. HALSTEAD,
J. K. LASHIER,
L. I. SEAMAN,
C. W. MILLER,
W. H. DUCKWORTH,
HENRY KROGER,
A. G. BOGERT,

J. W. CASTREE,
J. E. CARPENTER,
C. H. FANCHER,
J. W. NIX,
G. B. LATIMER,
C. D. BOSCHEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,296,850 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$830,000 00	\$878,117 54	\$923,500 00
Cities in other States	460,000 00	508,513 55	511,950 00
Cities in this State	1,132,945 40	1,353,661 70	1,230,504 30
Counties in this State.....	319,000 00	245,912 88	238,515 00
	<u>\$2,631,945 40</u>	<u>\$2,986,205 17</u>	<u>\$2,902,469 30</u>

2,902,469 30

Banking house and lot, cost, \$115,617.23; book value, \$112,000;
estimated present value 112,000 00
Cash on deposit in banks or trust companies..... 465,264 69
Cash on hand..... 78,248 19
Total of collectible interest..... 98,482 81

\$7,952,814 69

LIABILITIES.

Amount due depositors, viz.:

Principal \$7,086,883 20
Interest credited or to be credited for the six months ending with December 31, 1897..... 131,378 70
\$7,167,711 90

Surplus..... 785,102 79

\$7,952,814 69

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .. \$381,951 53
From depositors, not including interest credited..... 2,310,028 16
From interest on loans, deposits and investments..... 305,897 94
From mortgages..... 209,800 00
From redemption of stocks and bonds 6,689 15
From stocks and bonds sold, par value, \$400,000; amount received therefor..... 445,937 50
From loans paid 1,200 00
From real estate sold..... 27,000 00
\$3,688,504 28

PAYMENTS.

To depositors, including interest paid to them..... \$1,727,745 21
For loans on bonds and mortgages..... 1,088,000 00
For loans on pledge of securities..... 1,200 00
For stocks and bonds purchased, par value, \$260,000; cost, including premiums, commissions, etc..... 281,523 16

For current expenses of the bank, viz.:

For salaries.....	\$20,700 00	
For expenses of banking house or rent of banking rooms.....	1,840 98	
For other expenses.....	4,910 54	
		\$26,951 47
Other payments, viz.: Banking house.....		19,571 86
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		548,518 08
		\$3,688,504 28

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	13,975
Number of accounts opened or reopened during the year 1897.....	2,454
Number of accounts closed during the year 1897.....	1,842
Total number of deposits received during the year 1897.....	14,248
Total number of payments to depositors during the year 1897..	11,139
Amount deposited during the year 1897, not including interest credited for that period.....	\$2,810,028 16
Amount withdrawn during the year 1897.....	1,727,745 21
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$123,188 59
January, 1898.....	181,378 70
	254,567 29
Average amount of each account January 1, 1898.....	512 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,584 33
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	118

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

71. ITALIAN SAVINGS BANK, NEW YORK CITY.

[48 Spring street; Incorporated 1896.]

J. N. FRANCOLINI, President.

CONSTANT J. DONDERO, Secretary.

TRUSTEES.

JOSEPH N. FRANCOLINI,	ROCCO M. MARASCO,	DOMENICO ABBATE,
ANGELO ZUCCHI,	JAMES J. SLEVIN,	ANTONIO C. ASTARITA,
THOMAS MACKELLAR,	GEORGE J. KENNY,	BERNARD J. McCANN,
MICHAEL LAPP,	FERNANDO BALTES,	FRANK L. FRUGONE,
DOMENICO SALADINO,	PASQUALE FRANCOLINI,	JOSEPH BOVA,
	JOHN E. WAYLAND,	

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies.....	\$63,445 96
Cash on hand.....	2,824 09
	\$66,270 07

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$65,316 26
Interest credited or to be credited for the six months ending with December 31, 1897.....	736 46
	\$66,053 72
Surplus.....	217 35
	\$66,270 07

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$31,584 00
From depositors, not including interest credited.....	112,975 19
From interest on loans, deposits and investments.....	1,288 23
	<u>\$135,843 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$69,572 84
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	66,270 07
	<u>\$135,843 41</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	634
Number of accounts opened or reopened during the year 1897.....	598
Number of accounts closed during the year 1897.....	262
Total number of deposits received during the year 1897.....	8,187
Total number of payments to depositors during the year 1897.....	2,195
Amount deposited during the year 1897, not including interest credited for that period.....	\$112,540 39
Amount withdrawn during the year 1897.....	69,137 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$434 80
January, 1898.....	736 46
	<u>1,171 26</u>
Average amount of each account January 1, 1898.....	104 19
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	2,026 88
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

72. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644 Broadway; Incorporated 1850.]

JOSEPH BIRD, President.

FRANK G. STILES, Secretary.

TRUSTEES.

GEORGE BLAGDEN,	J. H. WATSON,	HARRISON E. GAWTRY,
EDWARD KING,	E. A. WALTON,	ROBERT A. MCKIM,
G. H. McLEAN,	JOSEPH BIRD,	FRANK G. STILES,
W. H. OAKLEY,	BENJAMIN PERKINS,	JAMES E. WARE,
H. B. STOKES,	EDWARD H. SCHELL,	J. WALTER SPALDING.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$5,105,066 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$2,250,000 00	\$2,576,908 80	\$2,525,000 00
Cities in other States.....	100,000 00	102,670 96	104,000 00
Cities in this State.....	300,000 00	312,160 62	305,000 00
Towns in this State.....	155,000 00	156,210 62	160,240 00
Villages in this State.....	25,000 00	25,000 00	20,450 00
	<u>\$2,880,000 00</u>	<u>\$3,172,938 09</u>	<u>\$3,120,690 00</u>
			8,120,690 00

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$5,425,391 36
Interest credited or to be credited for the six months ending with December 31, 1897.....	101,320 90
	<u>\$5,526,712 26</u>
Surplus.....	574,682 64
	<u><u>\$6,101,394 90</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$441,055 48
From depositors, not including interest credited.....	1,832,479 21
From interest on loans, deposits and investments.....	228,302 69
From rents from banking house.....	4,178 76
From mortgages.....	223,150 00
From redemption of stocks and bonds.....	25,600 00
From loans paid.....	2,500 00
From all other sources, viz.: Rebate of taxes.....	18 90
	<u><u>\$2,756,584 99</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,397,388 54
For loans on bonds and mortgages.....	430,000 00
For loans on pledge of securities.....	2,500 00
For stocks and bonds purchased, par value, \$379,000; cost, including premiums, commissions, etc.....	399,117 80
For interest (other than interest payments to depositors).....	6 95
For current expenses of the bank, viz.:	
For salaries.....	\$21,921 32
For expenses of banking house or rent of banking rooms.....	3,748 02
For other expenses.....	2,002 99
	<u>27,672 33</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	499,899 37
	<u><u>\$2,756,584 99</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	10,160
Number of accounts opened or reopened during the year 1897.....	1,656
Number of accounts closed during the year 1897.....	1,073
Total number of deposits received during the year 1897.....	10,181
Total number of payments to depositors during the year 1897.....	8,381
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,832,479 21
Amount withdrawn during the year 1897.....	1,397,388 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$94,516 02
January, 1898.....	101,320 90
	<u>195,837 83</u>
Average amount of each account January 1, 1898.....	543 75
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,322 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	278

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

74. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1864.]

FREDERICK HUGHSON, President.**RUFUS H. WOOD, Treasurer.****TRUSTEES.****RUFUS H. WOOD,
JOHN WEBBER,
ARCHIBALD M. PENTZ,
PETER A. WELCH,****FREDERICK HUGHSON,
WILLIAM FELSINGER,
JOHN WEBBER, Jr.,
EDWARD M. VOORHEES,****DANIEL HOFFMAN,
ABBOT HODGMAN,
JAMES L. WANDLING,
WILLIAM H. JACKSON.****FINANCIAL.****RESOURCES.**

Bonds and mortgages **\$6,083,550 00**
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
United States	\$326,000 00	\$330,750 00	\$355,130 00
State of Massachusetts	300,000 00	325,500 00	331,875 00
State of Maine	250,000 00	250,000 00	250,000 00
State of Connecticut	12,000 00	12,000 00	12,120 00
State of Rhode Island	40,000 00	42,900 00	42,100 00
Cities in other States	1,268,000 00	1,447,453 03	1,449,265 00
Cities in this State	3,012,600 00	3,461,906 48	3,612,931 50
Counties in this State	170,500 00	191,665 17	187,240 00
Towns in this State	57,100 00	61,218 50	61,833 00
	<u>\$5,436,200 00</u>	<u>\$6,123,393 78</u>	<u>\$6,802,494 50</u>

6,802,494 50

Banking house and lot, cost, \$355,298.23; book value, \$350,000; estimated present value. **250,000 00**
Other real estate, cost, \$14,474.70; book value, \$14,460.32; estimated present value. **14,460 32**
Cash on deposit in banks or trust companies. **888,591 46**
Cash on hand. **57,057 23**
Total of collectible interest. **138,832 75**

\$13,679,986 25**LIABILITIES.****Amount due depositors, viz.:**

Principal **\$11,335,662 63**
Interest credited or to be credited for the six months ending with December 31, 1897. **209,737 07**
Surplus **2,134,586 55**

\$13,679,986 25**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day. **\$930,658 92**
From depositors, not including interest credited **3,317,267 62**
From interest on loans, deposits and investments. **543,562 67**
From rents from banking house. **1,530 01**
From rents from other real estate **623 60**
From mortgages. **376,900 00**
From redemption of stocks and bonds. **138,000 00**
From all other sources, viz.:
 Old furniture sold **\$75 00**
 Compromise, settlement of Staten Island bonds. **12,000 00**
12,075 00
\$5,819,717 82

PAYMENTS.

To depositors, including interest paid to them.....	\$2,584,476 88
For loans on bonds and mortgages.....	892,000 00
For stocks and bonds purchased, par value, \$1,130,000; cost, including premiums, commissions, etc..	1,288,408 90
For interest (other than interest payments to depositors).....	9,832 90
For current expenses of the bank, viz.:	
For salaries.....	\$36,980 00
For expenses of banking house or rent of banking rooms.	2,247 50
For other expenses	5,401 59
	44,579 18
For taxes on real estate, except banking house.....	142 64
For repairs and other incidental expenses on real estate, except banking house.....	74 00
Other payments, viz.:	
Safe and furniture, new banking building.....	\$21,309 29
On account of new banking building.....	188,245 15
	159,554 44
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	895,648 68
	<u>\$5,819,717 83</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	20,414
Number of accounts opened or reopened during the year 1897.....	4,262
Number of accounts closed during the year 1897.....	2,917
Total number of deposits received during the year 1897.....	27,993
Total number of payments to depositors during the year 1897.....	22,478
Amount deposited during the year 1897, not including interest credited for that period	\$3,817,267 62
Amount withdrawn during the year 1897.....	2,584,476 88
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$100,228 78
January, 1898.....	209,737 07
	408,965 85
Average amount of each account January 1, 1898.....	565 56
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,540 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	242

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

75. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[200 West Thirty-fourth street; Incorporated 1866.]

SAMUEL D. STYLES, President.

ALEXANDER C. MILNE, Treasurer.

TRUSTEES.

SAMUEL D. STYLES,
EDWARD A. NEWELL,
JOSEPH C. BALDWIN,
HOBART CLEVELAND,
BENJAMIN F. MILLS,
CHRISTIAN F. TIETJEN,

HENRY DEPEYSTER,
HENRY V. PARSELL,
JAMES W. ELGAR,
RICHARD V. LEWIS,
JOHN H. SELMES,

NOEL B. SANBORN,
ADOLPHE H. FISCHER,
CHARLES ROHE
ALEXANDER CASH,
THOMAS STOKES,
ELBRIDGE G. SNOW.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,322,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$350,000 00	\$384,691 50	\$392,875 00	
State of Missouri	100,000 00	101,000 00	100,000 00	
State of Massachusetts.....	200,000 00	218,283 22	217,000 00	
Cities in other States.....	2-0,519 40	302,548 92	300,325 76	
Cities in this State.....	805,000 00	812,638 19	821,612 50	
	<u>\$1,235,519 40</u>	<u>\$1,819,196 88</u>	<u>\$1,831,813 26</u>	1,831,813 26

Loans on pledge of securities, as authorized by chapter 689,
 Laws of 1892 4,000 00

Banking house and lot, cost, \$75,030.51; book value, \$75,000;
 estimated present value..... 75,000 00

Cash on deposit in banks or trust companies..... 831,719 56

Cash on hand 15,797 67

Total of collectible interest..... 55,205 86

\$4,186,186 85

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,787,559 61	
Interest credited or to be credited for the six months ending with December 31, 1897.....	60,822 06	
		\$3,847,881 67

Surplus 288,254 68

\$4,186,186 85

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$289,844 66
From depositors, not including interest credited	1,887,738 28
From interest on loans, deposits and investments.....	152,681 27
From mortgages.....	136,000 00
From stocks and bonds sold, par value, \$150,000; amount received therefor.....	163,250 00
From loans paid.....	13,000 00
	<u>\$2,142,014 21</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,275,613 18
For loans on bonds and mortgages.....	271,000 00
For loans on pledge of securities	17,000 00
For stocks and bonds purchased, par value, \$200,000; cost, including premiums, commissions, etc	213,502 95
For current expenses of the bank, viz.:	
For salaries.....	\$13,050 00
For expenses of banking house or rent of banking rooms.....	1,415 36
For other expenses.....	2,885 54
	17,350 90
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	847,517 28
	<u>\$2,142,014 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1899.....	12,587
Number of accounts opened or reopened during the year 1897.....	2,441
Number of accounts closed during the year 1897.....	2,012
Total number of deposits received during the year 1897.....	19,292
Total number of payments to depositors during the year 1897.....	15,698
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,887,738 28
Amount withdrawn during the year 1897.....	1,275,643 13
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$57,842 04
January, 1898.....	60,322 06
	118,164 10
Average amount of each account January 1, 1898.....	305 70
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,969 41
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	69

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

76. SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street: incorporated 1820.]

WM. C. STURGES, President.

DAN'L BARNES, Cashier.

TRUSTEES.

WILLIAM C. STURGES,
E. H. R. LYMAN,
HORACE GRAY,
WM. E. STIGER,
JAMES R. TAYLOR,
CHARLES S. BAYLIS,

W. H. H. MOORE,
GEORGE H. MACY,
VERNON H. BROWN,
FREDERICK STURGES,
DAVID S. EGGLESTON,
WILLIAM H. PHILLIPS,

WILLIAM H. MACY, Jr.,
ANSON W. HARD,
GEORGE BELL,
GEORGE R. CRANE,
WILLISTON H. BENEDICT,
WM. N. CRANE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$15,763,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$10,265,000 00	\$10,802,589 50	\$11,514 200 00
District of Columbia.....	45,000 00	109,512 50	109,982 50
State of Indiana.....	100,000 00	102,035 00	103,000 00
State of Missouri.....	500,000 00	508,864 21	509,000 00
State of New Hampshire.....	25,000 00	29,779 83	29,972 50
State of Massachusetts.....	3,000,000 00	4,206,292 50	4,259,064 50
Cities in other States.....	4,370,880 00	4,733,818 34	4,806,880 39
Cities in this State.....	5,500,000 00	7,048,484 72	6,760,433 45
Counties in this State.....	598,000 00	658,015 62	630,605 00
	<u>\$25,913,130 00</u>	<u>\$39,259,342 22</u>	<u>\$39,762,138 34</u>
			28,762,138 34
Banking house and lot, cost, \$298,670.43; book value, \$298,670.43; estimated present value.....			370,000 00
Cash on deposit in banks or trust companies.....			2,096,979 65
Cash on hand.....			169,174 80
Total of collectible interest.....			334,805 69
			<u>\$47,496,848 18</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$38,639,887 97
Interest credited or to be credited for the six months ending with December 31, 1897.....	725,385 52
	<u>\$39,365,273 49</u>
Surplus.....	8,181,074 69
	<u>\$47,496,348 18</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,681,060 86
From depositors, not including interest credited.	7,639,007 90
From interest on loans, deposits and investments.....	1,821,802 72
From rents from banking house.....	13,949 11
From mortgages.....	1,028,250 00
From redemption of stocks and bonds.....	10,000 00
From stocks and bonds sold, par value, \$1,852,000; amount received therefor.....	1,904,999 17
From loans paid.....	18,000 00
	<u>\$14,061,569 76</u>

PAYMENTS.

To depositors, including interest paid to them	\$6,680,286 56
For loans on bonds and mortgages.....	1,794,000 00
For stocks and bonds purchased, par value, \$2,967,500; cost, including premiums, commissions, etc.	3,213,394 73
For interest (other than interest payments to depositors).....	25,428 43
For current expenses of the bank, viz.:	
For salaries.....	\$56,600 83
For expenses of banking house or rent of banking rooms.	18,000 04
For other expenses	7,546 22
	<u>82,306 09</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,266,153 95
	<u>\$14,061,569 76</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	75,460
Number of accounts opened or reopened during the year 1897.	10,470
Number of accounts closed during the year 1897.....	8,824
Total number of deposits received during the year 1897	69,379
Total number of payments to depositors during the year 1897.	54,838
Amount deposited during the year 1897, not including interest credited for that period	\$7,639,007 90
Amount withdrawn during the year 1897.....	6,680,286 56
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$701,337 10
January, 1898.....	725,385 52
	<u>1,426,722 62</u>
Average amount of each account January 1, 1898.....	521 67
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	21,169 20
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	322
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	7
Total amount of such accounts	<u>\$70,146 54</u>

*Rate per cent. of dividends or interest to depositors during the year 1897,
2½ and 4 per cent.*

77. TWELFTH WARD SAVINGS BANK, NEW YORK CITY

[231 West One Hundred and Twenty-fifth street; incorporated 1889.]

ISAAC A. HOPPER, President.

ARTHUR T. TIMPSON, Sec

TRUSTEES.SIMON ADLER,
GEORGE H. BURFORD,
ISAAC A. HOPPER,
JOHN H. LOOS,
WILLIAM MOORES,JOHN B. SIMPSON,
HENRY H. BARNARD,
CHARLES W. DAYTON,
H. C. F. KOCH,
GEORGE W. THOMPSON,
BENJAMIN G. MITCHELL,GEORGE B. BROWN,
BRADLEY L. EATON,
ANTONIO RASINES,
EDWARD P. STEERS
JOHN BEAVER.**FINANCIAL.****RESOURCES.**

Bonds and mortgages **\$484,**
 Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$6,000 00	\$7,140 00	\$8,000 00	
State of Florida	10,000 00	12,217 78	11,900 00	
State of Louisiana	10,000 00	9,650 00	10,300 00	
State of Maine	40,000 00	40,000 00	40,000 00	
Cities in this State	209,605 65	208,200 40	219,378 05	
Counties in this State	25,000 00	25,918 75	25,500 00	
Towns in this State	11,000 00	11,320 25	11,230 00	
Villages in this State	23,000 00	23,428 50	23,280 00	
School districts	9,000 00	9,494 75	9,190 00	
	<u>\$343,605 65</u>	<u>\$347,370 41</u>	<u>\$350,158 05</u>	850,

Banking house and lot (leasehold); book value, \$4,000; estimated present value **4,**
 Cash on deposit in banks or trust companies **96,**
 Cash on hand **7,**
 Total of collectible interest **1,**
 Amount of all other assets, viz.: Fixtures and safe
\$948,

LIABILITIES.**Amount due depositors, viz.:**

Principal **\$922,901 53**
 Interest credited or to be credited for the six months ending with December 31, 1897..... 12,672 98
\$935,
 Surplus..... **8,**
\$948.

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day **\$90,**
 From depositors, not including interest credited **740,**
 From interest on loans, deposits and investments..... **86,**
 From mortgages..... **29,**
 From redemption of stocks and bonds..... **18,**
\$914.

PAYMENTS.

To depositors, including interest paid to them **\$623,**
 For loans on bonds and mortgages **117,**
 For stocks and bonds purchased, par value, \$68,099.98; cost, including premiums, commissions, etc..... **68,**
 For interest (other than interest payments to depositors).....

For current expenses of the bank, viz.:

For salaries	\$8,474 96
For expenses of banking house or rent of banking rooms.....	2,169 96
For other expenses.....	2,386 56
	\$8,081 48

Cash on hand and in banks or trust companies December 31, 1897, after transactions of the day	96,474 01
	\$914,748 99

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	6,144
Number of accounts opened or reopened during the year 1897.....	3,983
Number of accounts closed during the year 1897.....	1,953
Total number of deposits received during the year 1897.....	19,151
Total number of payments to depositors during the year 1897.....	18,929
Amount deposited during the year 1897, not including interest credited for that period.....	\$740,208 51
Amount withdrawn during the year 1897.....	623,268 28
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$18,173 13
January, 1898.....	12,672 93
	25,846 06
Average amount of each account January 1, 1898	152 27
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,568 70
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	5

Rate per cent. of dividends or interest to depositors during the year 1897,
3, 3½ and 4 per cent.

78. UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

CHARLES E. SPRAGUE, President.

GEORGE N. BIRDSALL, Treasurer.

TRUSTEES.

SILAS B. DUTCHER,	JAMES S. HERRMAN,	JOHN R. HEGEMAN,
CHARLES E. SPRAGUE,	NICHOLAS BREWER,	DAVID B. SICKELS,
CHARLES G. DOBBS,	WILLIAM G. ROSS,	CLERMONT H. WILCOX,
CHARLES ANDRUS,	WILLIAM McMASTER MILLS,	WILLIAM H. LOCKE,
WILLIAM A. BUTLER,	THOMAS R. RAND,	ALEXANDER P. W. KINNAN,
CHANNING M. BRITTON,	GEORGE N. BIRDSALL,	STEPHEN J. GEOGHEGAN,
	FRANCIS M. LEAKE,	

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....	\$7,025,450 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$600,000 00	\$679,114 83	\$673,500 00
State of New York.....	53,000 00	54,450 00	55,000 00
State of Connecticut.....	103,000 00	107,625 00	105,000 00
State of Massachusetts.....	240,000 00	255,677 50	251,500 00
State of New Hampshire	75,000 00	84,750 00	81,000 00
State of South Dakota	125,000 00	127,250 00	126,250 00
State of Maine	300,000 00	300,000 00	300,000 00
Cities in other States.....	1,044,000 00	1,148,008 47	1,130,650 00
Cities in this State.....	3,621,000 00	4,031,713 53	3,969,482 50
Counties in this State	60,000 00	61,750 00	61,200 00
Towns in this State	428,000 00	450,487 10	445,585 00
Villages in this State	756,800 00	808,266 28	802,364 00
	\$7,411,800 00	\$8,110,062 81	\$8,001,531 50
			8,001,531 50

Banking house and lot, cost, \$725,845.38; book value, \$450,000; estimated present value.....	\$450,000 00
Other real estate, cost, \$170,120.34; book value, \$152,000; estimated present value	152,000 00
Cash on deposit in banks or trust companies.....	1,856,079 67
Cash on hand	890,848 33
Total of collectible interest.....	197,151 77
Amount of all other assets, viz.:	

Rent earned, but uncollected.....	\$366 67
Taxes and insurance premiums advanced.....	620 09
	986 76
	<u>\$17,578,548 08</u>

LIABILITIES.

Amount due depositors, viz :

Principal.....	\$16,413,929 89
Interest credited or to be credited for the six months ending with December 31, 1897.....	268,494 79
	<u>\$16,682,424 68</u>

Other liabilities, expenses incurred, but unpaid, viz.:

Gas	\$29 76
Water.....	127 83
Messenger.....	2 00
Electric light and power	12 46
	172 05
Surplus.....	<u>890,951 30</u>
	<u>\$17,578,548 08</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,840,651 18
From depositors, not including interest credited.....	5,881,929 77
From interest on loans, deposits and investments.....	656,317 04
From rents from banking house.....	18,187 16
From rents from other real estate.....	1,756 97
From mortgages.....	704,600 00
From redemption of stocks and bonds.....	41,600 00
From stocks and bonds sold, par value, \$67,000; amount received therefor.....	69,392 50
From real estate sold.....	116,817 71
From all other sources, viz.:	
Insurance premiums refunded.....	\$982 00
Taxes refunded.....	535 00
Commission and maintenance real estate, refunded.....	850 82
Expense refunded	114 86
Deposit on uncompleted sale of real estate.....	1,000 00
	3,498 68
	<u>\$9,834,541 01</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,189,359 48
For loans on bonds and mortgages	553,200 00
For stocks and bonds purchased, par value, \$979,200; cost, including premiums, commissions, etc.....	1,077,171 11
For interest (other than interest payments to depositors).....	8,074 51

For current expenses of the bank, viz.:

For salaries.....	\$50,070 25	
For expenses of banking house or rent of banking rooms.....	14,315 81	
For other expenses.....	14,457 25	
		\$78,842 81

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	228,825 50
For taxes on real estate, except banking house.....	1,992 28
For repairs and other incidental expenses on real estate, except banking house.....	1,105 79
Other payments, viz.:	

Insurance premiums on mortgaged property advanced...	\$1,216 09
Commission paid and deposit refunded on uncompleted sale of real estate.....	2,050 00
Expenses paid, but refunded	114 86
Old errors on depositors' accounts corrected	810 86
Taxes advanced on mortgaged property.....	849 72
	4,541 58

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	1,746,428 00
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\$8,834,541 01

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	65,947
Number of accounts opened or reopened during the year 1897.....	14,597
Number of accounts closed during the year 1897.....	11,614
Total number of deposits received during the year 1897.....	94,957
Total number of payments to depositors during the year 1897.....	76,782
Amount deposited during the year 1897, not including interest credited for that period.....	\$5,881,929 77
Amount withdrawn during the year 1897	5,189,859 48
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897	\$274,461 86
January, 1898	208,494 79
	542,956 65

Average amount of each account January 1, 1898.....	252 97
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	5,585 62
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	814

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4¹/₂ per cent.

79. THE UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[633 Madison avenue; Incorporated 1889.]

CONSTANT A. ANDREWS, President.

JOHN HYSLOP, Treasurer.

TRUSTEES.

CONSTANT A. ANDREWS.	FREDERIC N. GODDARD.	GEORGE A. MIDDLEBROOK.
RICHARD A. ANTHONY.	GEORGE S. HART.	NOAH C. ROGERS.
JOSEPH B. BLOOMINGDALE.	JOHN HYSLOP.	ALFRED E. MARLING.
SIMON BORG.	JOHN JARDINE.	EDGAR L. MAUSTON.
THOMAS E. CRIMMINS.	ANTONY WALLACH.	JOHN F. DOYLE.
HIRAM R. ROMEYN.	PAYSON MERRILL.	STUART G. NELSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$814,800 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Virginia.....	\$5,000 00	\$3,617 92	\$3,750 00
Cities in other States.....	57,000 00	59,443 45	58,768 14
Cities in this State	52,039 34	53,823 13	53,119 34
Counties in this State	5,000 00	5,275 41	5,150 00
Towns in this State.....	6,000 00	6,452 04	6,120 00
Villages in this State.....	8,000 00	8,265 48	8,300 00
School districts	10,000 00	11,084 56	10,150 00
	<u>\$143,039 34</u>	<u>\$147,911 96</u>	<u>\$145,417 48</u>
			145,417 48
Cash on deposit in banks or trust companies....			87,757 01
Cash on hand.....			4,776 71
Total of collectible interest.....			3,054 63
Amount of all other assets, viz.: Bank fixtures.....			1,847 50
			<u>\$507,153 33</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$498,183 27
Interest credited or to be credited for the six months ending with December 31, 1897.....	6,967 75
	<u>\$505,151 02</u>
Surplus	2,002 31
	<u>\$507,153 33</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$15,875 74
From depositors, not including interest credited.....	396,153 08
From interest on loans, deposits and investments.....	19,906 81
From rents from banking house.....	1,772 48
From mortgages.....	45,000 00
From redemption of stocks and bonds.....	5,500 00
From stocks and bonds sold, par value, \$19,000; amount received therefor.....	20,553 35
For loans paid.....	35,000 00
From all other sources, viz.:	
Contribution to surplus by guarantee fund.....	\$1,850 00
Contribution to surplus by Trustee Goddard	308 00
Expenses credited, sale of old fixtures and insurance rebate.....	34 18
	<u>2,092 18</u>
	<u>\$541,851 54</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$339,976 60
For loans on bonds and mortgages.	118,500 00
For stocks and bonds purchased, par value, \$33,000; cost, including premiums, commissions, etc.....	34,859 76
For interest (other than interest payments to depositors).....	55 54
For current expenses of the bank, viz.:	
Installation expenses	\$1,800 75
For salaries	3,684 30
For expenses of banking house or rent of banking rooms.	4,196 81
For other expenses.....	893 55
	<u>10,675 43</u>

Other payments, viz.:

Furniture and fixtures, furniture account.....	\$110 50
To make good forgeries	50 00
Cash short	90 00
	<u>\$250 50</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	42,533 72
	<u><u>\$541,851 54</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,854
Number of accounts opened or reopened during the year 1897.....	1,895
Number of accounts closed during the year 1897.....	1,699
Total number of deposits received during the year 1897.....	18,401
Total number of payments to depositors during the year 1897.....	10,060
Amount deposited during the year 1897, not including interest credited for that period.....	\$396,152 08
Amount withdrawn during the year 1897 ..	339,976 60
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 ..	\$6,307 89
January, 1898	6,967 75
	<u>12,275 64</u>
Average amount of each account January 1, 1898.....	94 85
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,517 68
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	<u>1</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
 $\frac{3}{4}$ per cent.

80. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[56 Sixth avenue; incorporated 1868.]

STEPHEN G. COOK, President.

JOHN H. HUDSON, Secretary.

TRUSTEES.

STEPHEN G. COOK,	JOHN H. DOW,	WALTER STARTER,
CHARLES H. HOUSLEY,	JAMES B. HORNER,	DAVID McCLURE,
F. LE ROY SATTERLEE,	SAMUEL H. PAULDING,	FRANK W. MERRIAM,
PATRICK SKELLY,	JOSEPH SILK,	HY. C. PIERCY,
CLARENCE O. RIGELOW,	DAVID S. PAIGE,	JACOB S. WARDEN,
JOHN CAVAGNARO,	JOHN S. SCULLY,	WALTER V. BISHOP,
W. L. JAQUES,	JOHN J. BROGAN,	OBED WHEELER,
PATRICK F. MCGOWAN,	SAMUEL M. JOHNSON,	GILBERT SEAMAN,
JOHN C. CARPENTER,		WILLIAM G. BERGEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$302,868 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Louisiana	\$35,000 00	\$35,000 00	\$35,350 00
Cities in other States	15,000 00	15,750 00	15,750 00
Cities in this State	15,000 00	15,675 00	18,271 50
Towns in this State	90,000 00	99,907 50	97,280 00
Villages in this State.....	20,000 00	20,550 00	20,898 00
School districts.....	19,000 00	19,468 50	19,367 50
	<u>\$194,000 00</u>	<u>\$206,346 00</u>	<u>\$206,917 00</u>

Cash on deposit in banks or trust companies.....	206,917 00
Cash on hand	23,908 80
Total of collectible interest.....	5,536 61
	<u>4,722 85</u>

\$543,443 28

LIABILITIES.

Amount due depositors, viz.:

Principal	\$514,094 27	
Interest credited or to be credited for the six months ending with December 31, 1897	8,209 38	\$522 21
Surplus		\$541

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$31
From depositors, not including interest credited	804
From interest on loans, deposits and investments	21
From mortgages.....	{
From redemption of stocks and bonds	{
	\$371

PAYMENTS.

To depositors, including interest paid to them	\$280
For loans on bonds and mortgages.....	{
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc....	51
For interest (other than interest payments to depositors)	
For current expenses of the bank, viz.:	
For salaries	\$3,900 00
For expenses of banking house or rent of banking rooms .	1,200 00
For other expenses	725 96
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	21
	\$371

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	
Number of accounts opened or reopened during the year 1897.	
Number of accounts closed during the year 1897.....	
Total number of deposits received during the year 1897	
Total number of payments to depositors during the year 1897.	
Amount deposited during the year 1897, not including interest credited for that period.....	\$305
Amount withdrawn during the year 1897	280
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$7,881 21
January, 1898.....	8,209 38
	16
Average amount of each account January 1, 1898.	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ..	8
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	

Rate per cent. of dividends or interest to depositors during the year 3 and 4 per cent.

NIAGARA COUNTY.

81. THE FARMERS AND MECHANICS' SAVINGS BANK OF THE
CITY OF LOCKPORT.

[31 Main street; Incorporated 1870.]

J. H. BABCOCK, President.

J. E. EMERSON, Secretary and Treasurer.

TRUSTEES.

J. H. BABCOCK,
DAVID D. CROSBY,
B. D. HALL,
J. E. EMERSON,

WILLARD T. RANSOM,
BENJAMIN F. GASKILL,
WILLIAM A. WILLIAMS,
HARRISON S. CHAPMAN,
JOSEPH DUNVILLE, Jr.,

E. A. SMITH,
CHARLES A. HOAG,
HENRY GRIGG,
GEORGE H. MOODY,

FINANCIAL.
RESOURCES.

Bonds and mortgages \$531,871 00
Stock and bond investments, viz.:

<i>St cks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$135,000 00	\$153,568 75	\$163,200 00	
State of Idaho	26,021 57	25,908 77	26,738 57	
State of Tennessee	100,000 00	88,990 00	89,000 00	
State of Louisiana	25,000 00	25,250 00	25,000 00	
State of Colorado	216 00	211 68	216 00	
State of Washington	106,358 12	106,768 84	106,358 12	
Cities in other States	45,000 00	48,461 00	47,587 50	
Cities in this State	130,867 67	131,731 87	131,264 95	
Towns in this State	33,500 00	34,046 00	35,371 50	
Villages in this State	88,145 80	91,287 44	89,038 06	
School districts	107,300 00	114,224 95	111,576 00	
	<u>\$797,349 16</u>	<u>\$821,444 30</u>	<u>\$825,348 70</u>	825,348 70
Banking house and lot, cost, \$18,380.59; book value, \$18,380.59; estimated present value.				16,000 00
Other real estate, cost, \$12,410.20; book value, \$11,943.76; estimated present value				11,442 01
Cash on deposit in banks or trust companies				203,792 08
Cash on hand				44,635 02
Total of collectible interest				82,328 95
Amount of all other assets, viz.:				
Furniture and fixtures			\$2,000 00	
Insurance and taxes advanced			61 03	
Rents accrued			63 00	
			<u>2,126 03</u>	
			<u>\$1,667,543 74</u>	

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$1,501,676 27
Interest credited or to be credited for the six months ending with December 31, 1897	13,439 12
	<u>\$1,515,115 39</u>
Surplus	152,428 35
	<u>\$1,667,543 74</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$257,535 48
From depositors, not including interest credited	1,082,328 18
From interest on loans, deposits and investments	74,718 22

From rents from banking house.....	\$285 00
From rents from other real estate.....	825 85
From mortgages.....	42,837 10
From redemption of stocks and bonds.....	170,629 43
From loans paid.....	5,000 00
From real estate sold.....	400 00
From all other sources, viz :	
In urance and taxes repaid.....	\$180 73
Exchange.....	117 82
Repayment of premium.....	23 59
	<u>271 64</u>
	<u>\$1,633,828 89</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$976,099 78
For loans on bonds and mortgages.....	62,425 00
For loans on pledge of securities.....	5,000 00
For stocks and bonds purchased, par value, \$334,169.88; cost, including premiums, commissions, etc.....	880,702 84
For interest (other than interest payments to depositors).....	2,904 92
For current expenses of the bank, viz.:	
For salaries.....	\$5,534 00
For expenses of banking house or rent of banking rooms.....	346 74
For other expenses.....	1,110 23
	<u>6,990 97</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	903 99
For taxes on real estate, except banking house.....	212 51
For repairs and other incidental expenses on real estate, except banking house.....	28 50
Other payments, viz.: Insurance and taxes advanced.....	183 83
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	248,437 05
	<u>\$1,633,828 89</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,082
Number of accounts opened or reopened during the year 1897.....	1,476
Number of accounts closed during the year 1897.....	1,349
Total number of deposits received during the year 1897.....	11,700
Total number of payments to depositors during the year 1897.....	12,799
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,082,328 18
Amount withdrawn during the year 1897.....	976,099 78
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897.....	12,329 64
July 1, 1897.....	12,488 28
October 1, 1897.....	13,000 70
January 1, 1898.....	13,439 12
Paid but not credited at other periods.....	11 32
	<u>51,278 06</u>
Average amount of each account January 1, 1898.....	301 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,942 85
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	15
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	3
Total amount of such accounts.....	<u>\$18,550 45</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent

82. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[313 Main street; Incorporated 1890.]

THOMAS V. WELCH, President

JOHN MACKAY, Secretary.

TRUSTEES.

L. W. PETTEBONE,
W. CARYL ELY,
ALEXANDER J. PORTER,
JACOB B. VOGT,
MICHAEL RYAN,
S. M. N. WHITNEY,

ARTHUR SCHOELLKOPF,
PETER A. PORTER,
THOMAS V. WELCH,
J. KRAKOSKI,
A. T. CUDABACK,
ANDREW KALTENBACH,
JOHN C. LAMMERTS,

HANS NIELSON,
E. M. CLARK,
CHRISTOPHER M. YOUNG,
EUGENE CARY,
J. C. MORGAN,
THOMAS McDOWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$97,100 00
Stock and bond investments, viz :				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this States.....	\$16,392 40	\$16,714 15	\$16,714 15	
Counties in this State.....	18,000 00	18,000 00	18,000 00	
	<u>\$34,392 40</u>	<u>\$34,714 15</u>	<u>\$34,714 15</u>	
				84,714 15
Cash on deposit in banks or trust companies.....				25,805 86
Cash on hand.....				438 40
Total of collectible interest				3,722 85
				<u>\$161,778 26</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$156,768 54	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,668 52	
		\$159,437 06
Other liabilities, viz.: Interest prepaid.....		84 33
Surplus.....		2,261 87
		<u>\$161,778 26</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$31,144 58
From depositors, not including interest credited.....	101,433 11
From interest on loans, deposits and investments.....	7,181 63
From mortgages	3,000 00
From redemption of stocks and bonds.....	860 00
From all other sources, viz.: Rents of lock boxes.....	69 20
	<u>\$144,288 52</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$99,413 16
For loans on bonds and mortgages.....	11,950 00
For stocks and bonds purchased, par value, \$4,500; cost, including premiums, commissions, etc	4,821 75
For interest (other than interest payments to depositors).....	14 66
For current expenses of the bank, viz.:	
For salaries.....	\$1,020 00
For expenses of banking house or rent of banking rooms.....	400 00
For other expenses.....	44 19
	<u>1,464 19</u>

Other payments, viz.: Refunded to trustees.....	\$364 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	26,241 76
	<hr/> \$144,289 52 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	757
Number of accounts opened or reopened during the year 1897.....	249
Number of accounts closed during the year 1897.....	179
Total number of deposits received during the year 1897.....	1,682
Total number of payments to depositors during the year 1897.....	1,239
Amount deposited during the year 1897, not including interest credited for that period.....	\$101,433 11
Amount withdrawn during the year 1897.....	99,412 16
Amount of interest credited and paid for the year 1897, viz : July, 1897.....	\$2,611 42
January, 1898.....	2,008 52
Credited at other periods.....	103 11
	<hr/> 5,883 05
Average amount of each account January 1, 1898.....	210 61
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,425 82
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	4

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

ONEIDA COUNTY.

83. THE ONEIDA COUNTY SAVINGS BANK, ROME.

[158 West Dominick street; incorporated 1868.]

OWEN E. OWENS, President.

JOHN R. EDWARDS, Treasurer.

TRUSTEES.

OWEN E. OWENS,
GEORGE F. HODGES,
F. L. ROTH,
D. L. GREENFIELD,

JOHN S. WARDWELL,
JOHN D. HIGGINS,
THOMAS D. ROBERTS,
CHARLES RATHBUN,
JOHN R. EDWARDS,

A. C. KESSINGER,
FRANK M. ORTON,
HOWARD C. WIGGINS,
W. H. MERRICK,

FINANCIAL.
RESOURCES.

Bonds and mortgages.....			\$301,151 48
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$20,000 00	\$23,175 00	\$25,000 00
Cities in this State.....	90,600 00	106,854 76	110,607 56
Towns in this State.....	127,600 00	131,512 50	140,608 00
Villages in this State.....	60,000 00	66,188 30	68,180 00
	<hr/> \$304,200 00	<hr/> \$390,730 59	<hr/> \$344,485 55
Other real estate, cost, \$7,598.29; book value, \$7,598.29; esti- mated present value.....			7,598 29
Cash on deposit in banks or trust companies..			65,448 31

ONEIDA COUNTY.

183

Cash on hand.....	\$1,396 78
Total of collectible interest.....	14,967 37
Amount of all other assets, viz.:	
Furniture and fixtures.....	\$2,187 93
Land contracts.....	8,506 67
Mortgage, insurance and tax account.....	25 25
	<u>5,802 84</u>
	<u>\$740,850 57</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$633,414 10
Interest credited or to be credited for the six months ending with December 31, 1897.....	10,241 44
	<u>\$663,655 54</u>
Surplus.....	77,195 03
	<u>\$740,850 57</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$70,199 15
From depositors, not including interest credited.....	270,065 83
From interest on loans, deposits and investments.....	28,366 94
From rents from other real estate.....	195 68
From mortgages.....	12,701 77
From redemption of stocks and bonds.....	15,100 00
From real estate sold.....	895 55
From all other sources, viz.:	
Insurance and tax sale account.....	\$15 50
Clerk hire returned by receiver of Central National Bank.....	116 67
Judgment against receiver of Central National Bank.....	950 00
Mortgage, insurance and tax account.....	8 00
Balance Jones mortgage account, guaranteed by Central Bank.....	500 00
	<u>1,590 17</u>
	<u>\$399,115 29</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$185,636 26
For loans on bonds and mortgages.....	58,432 25
For stocks and bonds purchased, par value, \$78,600; cost, including premiums, commissions, etc.....	86,741 00
For current expenses of the bank, viz.:	
For salaries.....	\$2,391 67
For expenses of banking house or rent of banking rooms.....	861 55
For other expenses.....	628 32
	<u>3,881 54</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	600 00
For taxes on real estate, except banking house.....	168 15
Other payments, viz.:	
Insurance and tax account.....	\$8 00
Partial payment account.....	199 79
Rent to Central Bank from July 1, 1894, to April 1, 1895.....	1,500 00
Interest on above to time of adjustment.....	47 77
Insurance and tax account.....	25 25
Interest advanced on Rome sewer bond purchase.....	8 33
Interest advanced on M. A. French mortgage.....	6 80
Hiram Hall, insurance.....	4 00
Hiram Hall, tax.....	7 11
Hiram Hall search.....	4 00
	<u>1,811 05</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	66,845 04
	<u>\$399,115 29</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,318
Number of accounts opened or reopened during the year 1897.....	688
Number of accounts closed during the year 1897.....	420
Total number of deposits received during 1897.....	8,172
Total number of payments to depositors during the year 1897.....	2,138
Amount deposited during the year 1897, not including interest credited for that period.....	\$370,065 83
Amount withdrawn during the year 1897.....	185,536 26
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$9,551 79
January, 1898.....	10,341 44
	19,793 23
Average amount of each account January 1, 1898.....	299 62
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,856 60
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4

Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.

84. ROME SAVINGS BANK, ROME.

[105 South James street; incorporated 1851.]

WILLIAM R. HUNTINGTON, President.

CHARLES F. BARNARD, Treasurer.

TRUSTEES.

JOHN G. RISSELL,	ACKLEY P. TULLER,	HARVEY D. SPENCER,
JAMES S. DYETT,	WILLIAM R. HUNTINGTON,	HARMON G. UTLEY,
HENRY C. WRIGHT,	HENRY BARNARD,	JONATHAN S. HASELTON,
WHEELER ARMSTRONG,	JAMES H. SEARLES,	JOHN D. OXNER,
SAMUEL WARDWELL,		FRANKLIN A. ETHRIDGE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$567,346 90
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$70,000 00	\$77,044 00	\$85,425 00
District of Columbia 3.95.....	174,000 00	191,385 24	197,400 00
State of Maryland.....	30,000 00	32,598 00	39,300 00
State of Maine.....	60,000 00	63,756 75	69,000 00
State of Massachusetts.....	115,000 00	119,591 40	118,053 75
Cities in other States.....	10,000 00	10,670 00	10,812 50
Cities in this State.....	452,000 00	457,820 12	469,537 50
Counties in this State.....	80,000 00	84,000 00	88,000 00
Towns in this State.....	47,400 00	47,517 50	48,815 00
	\$1,038,400 00	\$1,088,282 61	\$1,109,333 75
			1,109,333 75
Banking house and lot, cost, \$15,227.17; book value, \$15,191.42; estimated present value.....			15,327 17
Other real estate, cost, \$19,392.18; book value, \$15,191; estimated present value.....			15,191 00
Cash on deposit in banks or trust companies.....			84,678 52
Cash on hand.....			18,324 34
Total of collectible interest.....			25,435 89
Amount of all other assets, viz.:			
Land contracts.....		\$10,690 28	
Judgments.....		400 00	
			11,090 28
			\$1,841,567 85

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,516,374 77	
Interest credited or to be credited for the six months ending with December 31, 1897.....	25,452 61	
		<u>\$1,541,827 38</u>
Surplus		299,740 47
		<u><u>\$1,841,567 85</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$99,574 15
From depositors, not including interest credited.....	323,262 72
From interest on loans, deposits and investments.....	68,108 89
From rents from banking house	137 15
From rents from other real estate	161 14
From mortgages	28,811 10
From redemption of stocks and bonds	17,355 45
From stocks and bonds sold, par value, \$80,000; amount received therefor	82,400 00
From real estate sold	3,900 00
From all other sources, viz.: Miscellaneous	126 78
	<u><u>\$623,337 83</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$328,187 70
For loans on bonds and mortgages	47,287 00
For stocks and bonds purchased, par value, \$95,400; cost, including premiums, commissions, etc	104,531 00
For interest (other than interest payments to depositors)	507 48
For current expenses of the bank, viz :	
For salaries	\$5,402 77
For expenses of banking house or rent of banking rooms	150 00
For other expenses	5,528 39
	<u>11,081 16</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,000 00
For taxes on real estate, except banking house.....	501 82
For repairs and other incidental expenses on real estate, except banking house.....	74 67
Other payments, viz.:	
Part of deposit in Fort Stanwix National Bank, charged profit and loss	\$20,550 74
Electric locks	17 00
Building fund	6,545 00
Loss, Evans' farm	50 00
	<u>27,163 64</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	98,002 86
	<u><u>\$623,337 83</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	4,034
Number of accounts opened or reopened during the year 1897.....	590
Number of accounts closed during the year 1897	540
Total number of deposits received during the year 1897.....	3,445
Total number of payments to depositors during the year 1897.....	8,172
Amount deposited during the year 1897, not including interest credited for that period.....	\$323,262 72
Amount withdrawn during the year 1897.....	328,187 70

Amount of interest credited and paid for the year 1897, viz.:

July, 1897.....	\$25,048 09
January, 1898.....	25,452 61

\$50,500 70**Average amount of each account January 1, 1898.....****882 20****Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate....****8,151 67****Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....****19****Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.****85. THE SAVINGS BANK OF UTICA, UTICA.**

[162 and 164 Genesee street; Incorporated 1839.]

WILLIAM BLAIKIE, President.**RUFUS P. BIRDSEYE, Treasurer.****TRUSTEES.****WILLIAM KERNAN,
G. CLARENCE CHURCHILL,
THOMAS R. PROCTOR,
WILLIAM BLAIKIE,****RUFUS P. BIRDSEYE,
W. STUART WALCOTT,
JOHN F. MAYNARD,
HENRY H. COOPER,
CHARLES A. MILLER,****ROBERT S. WILLIAMS,
FRANK E. WHEELER,
THEODORE S. SAYRE,
CHAS. B. ROGERS.****FINANCIAL.****RESOURCES.****Bonds and mortgages \$2,881,869 00****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,341,500 00	\$1,774,714 27	\$1,502,508 75
State of Minnesota.....	250,000 00	255,500 00	255,000 00
State of Massachusetts.....	500,000 00	524,540 00	505,000 00
Cities in other States.....	538,000 00	549,610 75	594,752 80
Cities in this State.....	1,216,000 00	1,609,887 83	1,698,006 70
Towns in this State.....	37,500 00	39,765 00	40,062 67
Villages in this State.....	61,000 00	69,840 60	67,282 40
	\$3,044,000 00	\$4,863,808 44	\$4,632,008 33

4,632,608 33**Banking house and lot, cost, \$76,700.12; book value, \$25,000; estimated present value.....****25,000 00****Other real estate, cost, \$35,066.54; book value, \$27,794.84; estimated present value.....****27,794 84****Cash on deposit in banks or trust companies.....****639,157 00****Cash on hand.....****64,873 44****Total of collectible interest.....****24,850 39****Amount of all other assets, viz.:**

Land contracts.....	\$5,902 03
Interest.....	58 67

6,050 70**\$7,802,208 69****LIABILITIES.****Amount due depositors, viz.:**

Principal.....	\$6,263,006 97
Interest credited or to be credited for the six months ending with December 31, 1897.....	100,700 56

\$6,364,697 53**Other liabilities, viz.:**

Interest accrued on deposits to January 1, 1898.....	\$30,901 00
Expenses incurred, but unpaid.....	1,181 38

32,082 47**Surplus.....****1,405,478 69****\$7,802,208 69**

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$666,246 58
From depositors, not including interest credited.....	1,852,713 35
From interest on loans, deposits and investments.....	308,980 46
From mortgages.....	199,771 00
From redemption of stocks and bonds.....	36,500 00
From all other sources, viz.:	
Profit and loss	\$27 38
Suspense account.	96 52
Mortgagors' insurance.....	1,399 50
Land contract	50 00
Mortgage tax account	73 86
Real estate account	154 12
Real estate charged off.....	2,482 05
	<hr/> 4,276 48
	<hr/> <hr/> \$3,068,487 77

PAYMENTS.

To depositors, including interest paid to them	\$1,678,816 35
For loans on bonds and mortgages.....	297,000 00
For stocks and bonds purchased, par value, \$305,000; cost, including premiums, commissions, etc	335,168 75
For current expenses of the bank, viz.:	
For salaries.....	\$12,033 16
For expenses of banking house or rent of banking rooms.	1,099 15
For other expenses.....	4,043 21
	<hr/> 17,175 52
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,606 64
Other payments, viz.:	
Mortgagors' insurance account.....	\$1,227 50
Bond, interest	1,687 70
Suspense account.....	71 00
Mortgagor's tax.....	51 16
Profit and loss	2,540 68
New bank site	20,704 84
Real estate account.....	317 19
	<hr/> 26,690 07
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	704,080 44
	<hr/> <hr/> \$3,069,457 77

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	21,273
Number of accounts opened or reopened during the year 1897.....	3,457
Number of accounts closed during the year 1897.....	2,759
Total number of deposits received during the year 1897.....	27,737
Total number of payments to depositors during the year 1897.....	22,123
Amount deposited during the year 1897, not including interest credited for that period	\$1,852,713 35
Amount withdrawn during the year 1897	1,678,816 35
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$97,761 29
January, 1898	100,730 50
Credited at other periods	1 806 74
	<hr/> 200,448 59
Average amount of each account January 1, 1898	299 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,550 18
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	74

Rate per cent. of dividends or interest to depositors during the year 1897, 34 per cent.

ONONDAGA COUNTY.

86. THE ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[101 Salina street; incorporated 1855.]

E. S. DAWSON, President.

C. T. ROSE, Treasurer.

TRUSTEES.

WILLIAM E. ABBOTT,
GEORGE B. KENT,
RASSELAS A. BONTA,
CHARLES L. STONE,
HENRY M. ROWLING,
EDWARD S. DAWSON,

THOMAS MOLLOY,
WILLIAM H. WARNER,
ANSON N. PALMER,
ALVA W. PALMER,
EDWARD A. POWELL,

GEORGE M. BARNES,
SALEM HYDE,
WILLIAM D. DUNNING,
CHARLES W. SNOW,
CHARLES H. DUELL,
ADOLPH H. SCHWARZ.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$7,753,974 55
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States ..	\$1,000,000 00	\$1,227,420 11	\$1,280,000 00	
District of Columbia.....	150,000 00	170,120 00	174,000 00	
State of Massachusetts.....	400,000 00	414,000 00	404,000 00	
Cities in other States.....	500,000 00	526,210 00	531,750 00	
Cities in this State.....	1,695,000 00	1,790,793 65	1,886,210 00	
Counties in this State.....	42,000 00	43,848 00	42,420 00	
Towns in this State.....	95,000 00	99,965 00	99,104 00	
Villages in this State.....	25,000 00	28,000 00	28,250 00	
School districts	5,000 00	5,000 00	5,000 00	
	<u>\$3,912,000 00</u>	<u>\$4,295,378 76</u>	<u>\$4,400,734 00</u>	4,400,734 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				1,950 00
Banking house and lot, cost, \$360,584.88; book value, \$360,584.88; estimated present value.....				860,584 88
Other real estate, cost, \$62,068.94; book value, \$63,798.40; estimated present value.....				58,850 00
Cash on deposit in banks or trust companies				1,186,677 82
Cash on hand.....				223,355 44
Total of collectible interest.....				242,845 18
Amount of all other assets, viz.:				
Insurance advanced on mortgaged premises.....			\$231 90	
Taxes advanced on mortgaged premises.....			941 63	
Furniture and fixtures			51,450 27	
Land contracts			42,886 00	
Interest accrued and unpaid on land contracts.....			243 12	
Rents accrued, bank buildings.....			2,022 73	
				97,764 65
Old banking house and lot, estimated value.				200,000 00
				<u>\$14,976,736 47</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal ..		\$13,208,454 08	
Interest credited or to be credited for the six months ending with December 31, 1897.....		246,920 33	
			\$13,450,374 36
Other liabilities, viz.:			
Unpaid contracts, new building.....		\$866 12	
Unpaid contracts, furniture and fixtures.....		2,949 32	
			3,815 44
Surplus			1,522,546 67
			<u>\$14,976,736 47</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,168,858 15
From depositors, not including interest credited	5,158,016 08
From interest on loans, deposits and investments.....	548,809 11
From rents from banking house.....	9,506 98
From rents from other real estate.....	295 85
From mortgages.....	512,440 20
From redemption of stocks and bonds.....	51,600 00
From stocks and bonds sold, par value, \$1,250,000; amount received therefor.....	1,418,125 00
From loans paid.....	12,050 00
From real estate sold	2,475 00
From all other sources, viz :	
Rents from old banking house.....	\$9,726 54
Exchange	72 65
Insurance advanced on mortgag-d premises.....	433 79
Taxes advanced on mortgaged premises.....	5,586 68
Payments on land contracts.....	8,230 90
	19,050 56
	<u>\$3,886,226 88</u>

PAYMENTS.

To depositors, including interest paid to them	\$4,804,031 70
For loans on bonds and mortgages.....	1,071,280 00
For stocks and bonds purchased, par value, \$1,350,000; cost, including premiums, commissions, etc.....	1,551,126 64
For interest (other than interest payments to depositors)	7,867 61
For current expenses of the bank, viz.:	
For salaries	\$25,568 57
For expenses of banking house or rent of banking rooms.....	19,337 38
For other expenses	9,921 73
	54,877 68
For real estate acquired by foreclosure, or in settlement of debts due the bank	45,098 96
For taxes on real estate, except banking house.....	509 78
For repairs and other incidental expenses on real estate, except banking house.	1,018 61
Other payments, viz.:	
Expenses of old banking house and miscellaneous items..	\$17,217 70
Paid on account of new banking house	473,169 94
	490,387 64
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	1,860,038 26
	<u>\$3,886,226 88</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	85,839
Number of accounts opened or reopened during the year 1897.....	8,559
Number of accounts closed during the year 1897.....	6,329
Total number of deposits received during the year 1897.....	64,674
Total number of payments to depositors during the year 1897.....	60,051
Amount deposited during the year 1897, not including interest credited for that period.....	\$5,158,016 08
Amount withdrawn during the year 1897.....	4,296,986 72
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$233,487 40
January, 1898	246,920 38
Paid but not credited at other periods	7,094 98
	487,508 11

Average amount of each account January 1, 1898	\$375 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	7,080 58
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	174
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	2
Total amount of such accounts	<u>\$11,228 06</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

87. THE SKANEATELES SAVINGS BANK, SKANEATELES.

[Genesee street; incorporated 1866.]

JOHN E. WALLER, President.

J. HORATIO EARL, Treasurer.

TRUSTEES.

JOHN E. WALLER,
NEWELL TURNER,
WILLIS PLATT,
J. H. EARL,

EMERSON H. ADAMS,
JOSEPH ALLEN,
WILLIAM B. LAWTON,
LEWIS B. FITCH,
JOHN C. STEPHENSON,

JOHN McNAMARA,
PHILO S. THORNTON,
WILLIS F. CUDDERBACK,
GEORGE D. CUDDERBACK.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$126,030 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$12,000 00	\$13,395 00	\$15,440 00
State of Idaho	3,212 71	3,212 71	3,212 71
State of Washington	10,000 00	10,150 00	10,150 00
Cities in this State	5,000 00	5,100 00	6 000 00
Towns in this State	4,700 00	4,474 75	5 180 00
Villages in this State	51,100 00	52,620 12	54,066 00
School districts	34,550 00	36,558 81	36,868 10
	<u>\$120,582 71</u>	<u>\$125,511 39</u>	<u>\$130,981 81</u>

180,981 81

Banking house and lot, cost, \$13,591.81; book value, \$13,591.81; estimated present value	18,591 81
Cash on deposit in banks or trust companies	48,147 84
Cash on hand	2,801 69
Total of collectible interest	6,666 62
Amount of all other assets, viz.:	

Furniture and safes	\$500 00
Rents due	26 50

526 50

\$338,245 77

LIABILITIES.

Amount due depositors, viz.:

Principal	\$302,676 08
Interest credited or to be credited for the six months ending with December 31, 1897	4,820 48

\$307,566 46

Surplus	80,679 81
---------------	-----------

\$388,245 77

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$45,048 81
From depositors, not including interest credited.....	184,854 21
From interest on loans, deposits and investments.....	18,584 06
From rents from banking house.....	228 00
From mortgages.....	12,215 00
From redemption of stocks and bonds.....	8,050 00
	<u>\$258,423 58</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$176,384 75
For loans on bonds and mortgages.....	8,325 00
For stocks and bonds purchased, par value, \$20,000; cost, including premiums, commissions, etc.....	21,000 00
For current expenses of the bank, viz.:	
For salaries	\$1,300 00
For expenses of banking house or rent of banking rooms.....	557 66
For other expenses.....	825 23
	<u>2,182 88</u>
Other payments, viz.:	
Accrued interest on bonds purchased.....	\$74 67
Insurance on mortgaged property.....	5 75
	<u>80 42</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	50,449 58
	<u>\$258,423 58</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,775
Number of accounts opened or reopened during the year 1897.....	266
Number of accounts closed during the year 1897.....	180
Total number of deposits received during the year 1897.....	2,466
Total number of payments to depositors during the year 1897.....	2,625
Amount deposited during the year 1897, not including interest credited for that period.....	\$184,854 21
Amount withdrawn during the year 1897.....	176,384 75
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$4,743 52
January, 1898.....	4,838 50
Paid but not credited at other periods.....	51 84
	<u>9,633 95</u>
Average amount of each account January 1, 1898.....	173 22
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,578 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4

Rate per cent. of dividends or interest to depositors during the year 1897,
 $8\frac{1}{4}$ per cent.

88. SYRACUSE SAVINGS BANK, SYRACUSE.

[Corner North Salina and James streets; incorporated 1849.]

CHARLES P. CLARK, President.

A. F. LEWIS, Treasurer.

TRUSTEES.CHARLES P. CLARK,
A. JUDD NORTHUP,
FRANK HISCOCK,
E. D. DICKINSON,
EDWARD JOY,
JACOB AMOS,ALFRED A. HOWLETT,
FRANCIS HENDRICKS,
AUSTIN C. CHASE,
JOHN DUNN, JR.,
RICHARD W. JONES,NICHOLAS PETERS,
GEORGE DOHENY,
WING R. SMITH,
CHARLES HUBBARD,
HAMILTON S. WHITE,
DENNIS MCCARTHY.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$5,742,534 48
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$760,000 00	\$868,800 00	\$862,875 00
District of Columbia.....	64,000 00	71,687 00	71,680 00
State of Texas	25,000 00	25,725 00	29,187 50
State of Tennessee	100,000 00	91,250 00	92,000 00
Cities in other States	125,000 00	136,812 50	136,062 50
Cities in this State	862,000 00	958,229 00	940,502 50
Counties in this State	28,000 00	29,211 80	28,280 00
Towns in this State	137,740 00	149,259 28	144,951 20
Villages in this State.....	101,000 00	113,981 60	116,540 00
School districts.....	26,000 00	26,765 08	26,932 00
	<u>\$2,227,740 00</u>	<u>\$2,470,721 26</u>	<u>\$2,448,010 70</u>

2,448,010 70

Loans on pledge of securities, as authorized by chapter 689,
 Laws of 1892.....

1,000 00

Banking house and lot, cost, \$423,569.97; book value,
 \$423,569.97; estimated present value.....

284,500 00

Other real estate, cost, \$17,051.88; book value, \$17,051.88;
 estimated present value.....

14,500 00

Cash on deposit in banks or trust companies.....

793,338 53

Cash on hand

52,939 06

Total of collectible interest

146,194 55

Amount of all other assets, viz.:

Contract for property sold.....	\$4,000 00
Interest due on above	94 76
Insurance and taxes advanced.....	4,063 65
Rent due and accrued.....	2,920 00

11,091 41

\$9,494,108 73**LIABILITIES.**

Amount due depositors, viz.:

Principal.....	\$8,261,894 21
Interest credited or to be credited for the six months ending with December 31, 1897.....	156,935 26

\$8,418,829 47

Other liabilities, viz.:

Treasurer's checks out in payment of deposits	\$2,492 82
Unpaid on loans on bonds and mortgages, the full amount having been charged to mortgage account	188,490 02
Loss on mortgage property, town of Lebanon	3,000 00

188,973 84

Surplus.....

866,806 41

\$9,494,108 73**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$777,918 88
From depositors, not including interest credited....	8,683,619 64

ONONDAGA COUNTY.

193

From interest on loans, deposits and investments.	\$340,062 52
From rents from banking house.....	12,403 41
From rents from other real estate.....	446 29
From mortgages.....	425,555 19
From redemption of stocks and bonds.....	184,806 00
From stocks and bonds sold, par value, \$500; amount received therefor.....	500 00
From real estate sold.....	10,160 00
From all other sources, viz.:	
Insurance and taxes advanced mortgagors returned	\$3,566 02
From treasurer's checks out, given in payment to depositors	10,109 18
From mortgagors.....	172 446 91
	186,122 11
	<u>\$5,570,093 98</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,219,324 55
For loans on bonds and mortgages.....	1,066,512 00
For stocks and bonds purchased, par value, \$378,000; cost, including premiums, commissions, etc	884,311 15
For current expenses of the bank, viz.:	
For salaries	\$19,675 00
For expenses of banking house or rent of banking rooms.....	13,175 07
For other expenses.....	6,712 65
	38,562 72
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,925 00
For taxes on real estate, except banking house	1,130 80
For repairs and other incidental expenses on real estate, except banking house.....	123 59
Other payments, viz.: Insurance and taxes advanced.....	5,926 59
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	846,277 58
	<u>\$5,570,093 98</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	18,267
Number of accounts opened or reopened during the year 1897.....	3,804
Number of accounts closed during the year 1897	2,721
Total number of deposits received during the year 1897.....	41,164
Total number of payments to depositors during the year 1897.....	36,073
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,682,619 64
Amount withdrawn during the year 1897.....	3,219,324 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$148,698 54
January, 1898	156,935 26
Paid but not credited at other periods.....	3,136 68
	308,770 48
Average amount of each account January 1, 1898.....	461 96
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,757 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	141
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	25
Total amount of such accounts.....	118,557 57

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

ORANGE COUNTY.

**89. THE CORNWALL SAVINGS BANK, CORNWALL-ON-T
HUDSON.**

[Incorporated 1871.]

STEPHEN B. YOUNG, President.

GEORGE T. PECKHAM, Tre

TRUSTEES.

CHARLES E. COCK,
STEPHEN B. YOUNG,
DANIEL E. POPE,
ROBERT S. TALBOT,A. L. BROWNE,
HENRY N. CLARK,
WILLIAM A. SEAMAN,
ROWLAND COCKS,
L. GRANT GOODNOUGH,CHARLES C. COCKS,
JOHN I. HALL,
DANIEL B. CROMWEL,
GEORGE T. PECKHAM,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$45,
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Kansas certificates	\$941 00	\$8,340 85	\$941 00
State of Washington warrants..	5,297 15	5,720 78	5,300 50
State of Colorado warrants.....	1,021 11	1,028 64	1,028 64
Cities in this State.....	2,000 00	2,100 00	2,040 00
Towns in this State.....	7,400 00	7,921 24	8,316 75
Villages in this State.....	6,000 00	6,000 00	6,180 00
School districts.....	6,050 00	7,515 00	7,550 00
	<u>\$29,600 26</u>	<u>\$33,716 51</u>	<u>\$31,356 89</u>

Cash on deposit in banks or trust companies..... 81,
 Cash on hand 2,
 Total of collectible interest..... 2,
 Amount of all other assets, viz.: Office furniture and fixtures.

\$83,1

LIABILITIES.

Amount due depositors, viz.:

Principal \$74,904 49
 Interest credited or to be credited for the six months
 ending with December 31, 1897..... 1,274 26

Surplus. 6,
\$82,1

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,
 before transactions of the day..... \$7,
 From depositors, not including interest credited..... 85,
 From interest on loans, deposits and investments..... 8,
 From mortgages..... 8,
 From redemption of stocks and bonds..... 4,
 From all other sources, viz.: Premiums returned.....

\$104,

PAYMENTS.

To depositors, including interest paid to them	\$89,587 32
For loans on bonds and mortgages.....	7,060 00
For stocks and bonds purchased, par value, \$4,189.47; cost, including premiums, commissions, etc.....	4,159 78
For interest (other than interest payments to depositors).....	191 95
For current expenses of the bank, viz.:	
For salaries	\$575 00
For expenses of banking house or rent of banking rooms.....	40 00
For other expenses	106 88
	721 88
Other payments, viz.: New partitions and desk.....	151 65
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,582 84
	<u>\$104,895 22</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	527
Number of accounts opened or reopened during the year 1897.....	111
Number of accounts closed during the year 1897.....	90
Total number of deposits received during the year 1897.....	868
Total number of payments to depositors during the year 1897.....	1,863
Amount deposited during the year 1897, not including interest credited for that period.....	\$85,226 88
Amount withdrawn during the year 1897	89,587 22
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$1,304 00
January, 1898.....	1,274 26
	2,578 26
Average amount of each account January 1, 1898	142 84
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate....	1,481 09
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

90. GOSHEN SAVINGS BANK, GOSHEN.

[Main street; incorporated 1871.]

J. W. CORWIN, President.

DUDLEY MURRAY, Secretary.

TRUSTEES.

A. V. D. WALLACE,
C. G. ELLIOTT,
HENRY BACON,J. W. CORWIN,
F. H. REEVS,
D. MURRAY,W. D. VAN VLIET,
JOSEPH DURLAND,
SENECA JESSUP.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$345,470 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Par value.	Actual cost. Estimated market value.
United States	\$10,200 00 \$12,300 00 \$13,020 00
Cities in this State	118,500 00 132,796 25 127,197 50
Counties in this State.....	18,000 00 18,180 70 18,000 00
Towns in this State.....	21,000 00 21,180 00 21,600 00
Villages in this State	99,000 00 102,355 00 102,120 00
School districts	15,500 00 16,367 60 15,710 00
	<u>\$382,200 00 \$403,179 55 \$397,656 50</u>
	297,656 50
Cash on deposit in banks or trust companies. /.....	18,862 27
Cash on hand.....	2,361 73
Total of collectible interest	9,859 15
Amount of all other assets, viz.: Rent paid in advance.....	116 68
	<u>\$374,426 33</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$641,861 76	
Interest credited or to be credited for the six months ending with December 31, 1897.....	12,028 28	
		\$653
Other liabilities, viz.: Light, coal, etc.....		20
Surplus		\$674

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$37
From depositors, not including interest credited.....	121
From interest on loans, deposits and investments.....	27
From mortgages.....	21
From redemption of stocks and bonds.....	10
From stocks and bonds sold, par value, \$20,000; amount received therefor.....	21
From loans paid.....	
	\$251

PAYMENTS.

To depositors, including interest paid to them.....	\$141
For loans on bonds and mortgages	77
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10
For interest (other than interest payments to depositors).....	
For current expenses of the bank, viz.:	
For salaries.....	\$1,560 00
For expenses of banking house or rent of banking rooms.....	350 00
For other expenses	330 01
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ...	2
	\$251

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	
Number of accounts opened or reopened during the year 1897.....	
Number of accounts closed during the year 1897.....	
Total number of deposits received during the year 1897.....	
Total number of payments to depositors during the year 1897.....	
Amount deposited during the year 1897, not including interest credited for that period.....	\$121
Amount withdrawn during the year 1897.....	141
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$11,839 06
January, 1898.....	12,028 28
	21
Average amount of each account January 1, 1898.....	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	

Rate per cent of dividends or interest to depositors during the year 1897, viz.:
 3 and 4 per cent.

91. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[2 South street; incorporated 1866]

FRANK B. DENTON, Vice-President.

DANIEL H. BAILEY, Secretary.

TRUSTEES.L. ARMSTRONG,
ALBERT BULL,
S. H. TALCOTT,
WILLIAM MILLSPAUGH,UZAL T. HAYES,
DANIEL H. BAILEY,
FRANK BUCKLEY,
EDMUND MILLEN,
JESSE W. CANFIELD,JOHN E. ISEMAN,
FRANK B. DENTON,
JAMES A. CLARK,
JAMES B. CARSON.**FINANCIAL.****RESOURCES.**

Bonds and mortgages.....			\$556,615 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$105,000 00	\$128,589 00	\$117,600 00
Cities in this State.....	805,000 00	823,177 00	817,352 50
Towns in this State.....	253,000 00	254,545 00	257,185 00
Villages in this State.....	259,000 00	273,560 35	269,350 00
School districts.....	3,000 00	3,083 75	3,000 00
	<u>\$925,000 00</u>	<u>\$982,905 10</u>	<u>\$961,487 50</u>
			961,487 50
Banking house and lot, cost, \$19,939.68; book value, \$18,000; estimated present value			18,000 00
Other real estate, cost, \$5,971.15; book value, \$4,651.55; estimated present value.....			4,425 00
Cash on deposit in banks or trust companies.....			165,210 85
Cash on hand			55,700 64
Total of collectible interest			20,521 63
Amount of all other assets, viz.: Rent bank building.....			412 50
			<u><u>\$1,782,373 11</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$1,646,822 17
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,821 62
	<u>\$1,676,143 79</u>
Surplus	106,229 32
	<u><u>\$1,782,373 11</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$194,834 15
From depositors, not including interest credited	427,381 82
From interest on loans, deposits and investments	68,934 44
From rents from other real estate	128 70
From mortgages.....	40,320 00
From redemption of stocks and bonds	27,500 00
From real estate sold	1,981 30
From all other sources, viz.: Real estate under contract.....	600 00
	<u><u>\$761,675 41</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$392,989 63
For loans on bonds and mortgages	41,250 00
For stocks and bonds purchased, par value, \$90,500; cost, including premiums, commissions, etc.....	96,422 50
For interest (other than interest payments to depositors)	114 33
For current expenses of the bank, viz.:	
For salaries.....	\$4,000 00
For expenses of banking house or rent of banking rooms.....	795 47
For other expenses.....	1,153 72
	5,949 19
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,581 80
For taxes on real estate, except banking house.....	17 11
For repairs and other incidental expenses on real estate, except banking house.....	58 56
Other payments, viz.: Loss on Reeve property	381 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	220,911 49
	<hr/>
	\$761,675 41

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,025
Number of accounts opened or reopened during the year 1897.....	1,008
Number of accounts closed during the year 1897	790
Total number of deposits received during the year 1897	7,323
Total number of payments to depositors during the year 1897 ..	6,457
Amount deposited during the year 1897, not including interest credited for that period.	\$427,881 83
Amount withdrawn during the year 1897.....	392,989 63
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$28,948 47
January, 1898	29,821 02
	58,770 09
Average amount of each account January 1, 1898.....	238 59
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	8,174 86
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	9

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

92. NEWBURGH SAVINGS BANK, NEWBURGH.

[Smith street; incorporated 1852.]

CHARLES S. JENKINS, President.

THOMAS F. BALFE, Treasurer.

TRUSTEES.

CHARLES S. JENKINS,
JAMES M. WENTZ,
JOHN SCHOONMAKER,
ISAAC C. CHAPMAN,

WILLIAM O. MAILLER,
SAMUEL C. MILLS,
JOSEPH CHADWICK,
ALANSON Y. WELLER,
CLAYTON E. SWEET,

CHARLES F. BROWN,
JOHN G. WILKINSON,
CHARLES CALDWELL,
GEORGE W. GREEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,542,200 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$350,000 00	\$704,787 68	\$714,000 00
State of New York.....	200,000 00	208,000 00	200,000 00
Cities in other States.....	255,500 00	268,942 05	278,745 00
Cities in this State.....	2,029,779 24	2,569,263 81	2,375,694 24
Counties in this State.....	209,000 00	226,315 60	222,941 00
Towns in this State.....	248,215 00	253,268 28	248,445 00
Villages in this State.....	18,000 00	19,800 00	18,000 00
School districts.....	81,800 00	81,576 00	81,000 00
	<u>\$3,641,794 24</u>	<u>\$4,295,943 33</u>	<u>\$4,089,165 24</u>

Banking house and lot, cost, \$115,527.16; book value, \$50,000;
 estimated present value..... 50,000 00
 Cash on deposit in banks or trust companies..... 392,016 42
 Cash on hand 44,696 16
 Total of collectible interest..... 104,864 05
\$7,222,941 87

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,918,284 60
Interest credited or to be credited for the six months ending with December 31, 1897.....	109,073 10
	<u>\$6,027,357 70</u>
Surplus	1,195,584 17
	<u><u>\$7,222,941 87</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$456,044 63
From depositors, not including interest credited.....	1,168,401 91
From interest on loans, deposits and investments.....	302,566 05
From rents from banking house.....	1,159 50
From mortgages.....	800,500 00
From redemption of stocks and bonds.....	189,754 63
From real estate sold	18,200 00
	<u>\$2,486,626 72</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,115,581 02
For loans on bonds and mortgages.	326,700 00
For stocks and bonds purchased, par value, \$492,857.50; cost, including premiums, commissions, etc	525,427 85
For interest (other than interest payments to depositors).....	3,834 64
For current expenses of the bank, viz.:	
For salaries	\$15,700 00
For expenses of banking house or rent of banking rooms.....	1,696 51
For other expenses	2,954 52
	<u>20,351 03</u>
For taxes on real estate, except banking house.....	73 00
For repairs and other incidental expenses on real estate, except banking house.....	974 47

Other payments, viz.: Tax on surplus being contested by bank.....	\$6,972 13
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	436,712 58
	<u>\$2,436,626 72</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	13,395
Number of accounts opened or reopened during the year 1897.....	1,433
Number of accounts closed during the year 1897.....	1,243
Total number of deposits received during the year 1897.....	10,570
Total number of payments to depositors during the year 1897..	10,878
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,168,401 91
Amount withdrawn during the year 1897.....	1,115,681 03
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$100,021 99
January, 1898.....	109,073 10
	<u>215,095 09</u>
Average amount of each account January 1, 1898.....	449 97
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	<u>93</u>

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

93. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

GEO. W. STODDARD, President.

C. W. SADLER, Secretary and Treasurer.

TRUSTEES.

JACOB TEARS,
THERON L. MILLSPAUGH,
NICHOLAS J. FOWLER,
THOMAS W. BRADLEY,

WILLIAM H. SENIOR,
HIRAM B. WOOSTER,
GEORGE W. STODDARD,
WILLIS C. STEVENS,
EDMUND S. SAYER,

JOHN R. HAYS,
GEORGE WELLES,
SIMON VERNOOY,
FRED. BODINE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$184,647 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$40,000 00	\$48,883 00	\$51,200 00	
State of New Hampshire.....	3,000 00	4 025 00	3,000 00	
Cities in this State.....	33,037 76	34,362 35	36,427 76	
Towns in this State.....	32,325 00	34,360 90	32,325 00	
Villages in this State.....	40,000 00	41,505 00	40,000 00	
School districts.....	28,350 00	29,075 00	24,350 00	
	<u>\$178,212 76</u>	<u>\$196,891 25</u>	<u>\$191,002 76</u>	191,062 76
Other real estate, cost, \$4,000; book value, \$4,000; estimated present value.....				4,000 00
Cash on deposit in banks or trust companies.....				28,558 59
Cash on hand.....				126 36
Total of collectible interest.....				6,455 10
Amount of all other assets, viz.: Land contract on Yale farm.				2,600 00
				<u>\$418,350 11</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$354,484 89	
Interest credited or to be credited for the six months ending with December 31, 1897.....	6,400 78	
		\$360,975 67
Surplus.....		57,274 44
		<u>\$418,250 11</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$31,851 90
From depositors, not including interest credited.....	98,092 12
From interest on loans, deposits and investments	17,483 93
From rents from other real estate.....	187 50
From mortgages	8,810 00
From redemption of stocks and bonds.....	18,440 00
From all other sources, viz.: Payment on land contract.....	1,000 00
	<u>\$160,964 44</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$98,277 01
For loans on bonds and mortgages.....	10,600 00
For stocks and bonds purchased, par value, \$25,000; cost, including premiums, commissions, etc.....	31,225 00
For current expenses of the bank, viz.:	
For salaries	\$1,500 00
For expenses of banking house or rent of banking rooms.....	175 00
For other expenses	480 17
	<u>2,155 17</u>
For taxes on real estate, except banking house	35 01
For repairs and other incidental expenses on real estate, except banking house.....	7 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	28,685 25
	<u>\$160,964 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1898.	1,708
Number of accounts opened or reopened during the year 1897.....	235
Number of accounts closed during the year 1897.....	177
Total number of deposits received during the year 1897.....	1,528
Total number of payments to depositors during the year 1897.....	1,058
Amount deposited during the year 1897, not including interest credited for that period.....	\$98,092 12
Amount withdrawn during the year 1897.....	88,277 01
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$6,206 49
January, 1898.....	6,400 78
	<u>12,697 27</u>
Average amount of each account January 1, 1898	211 34
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	8

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

94. WARWICK SAVINGS BANK, WARWICK.

[High and Saint streets; incorporated 1875.]

JAMES H. HOLLY, President.**THOMAS BURT, Treasurer.****TRUSTEES.****JAMES H. HOLLY,
THOMAS BURT,
JOHN SAYER,
JOHN B. BRADNER,****WILLIAM L. OGDEN,
SAMUEL PELTON,
JAMES E. WATERBURY,
JOSEPH DURLAND,
NICHOLAS L. FURMAN,****THOMAS WELLING,
JAMES WISNER,
WILLIAM J. SLY,
CHARLES H. WILSON.****FINANCIAL.
RESOURCES.**

Bonds and mortgages.....				\$371,945 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of North Dakota.....	\$11,000 00	\$12,017 50	\$11,770 00	
State of South Dakota.....	20,000 00	20,200 00	20,400 00	
Cities in this State.....	105,800 00	122,949 87	123,156 40	
Counties in this State.....	22,000 00	25,906 68	26,200 00	
Towns in this State.....	35,200 00	36,650 40	36,176 00	
Villages in this State.....	71,000 00	73,609 00	76,570 00	
School districts.....	55,500 00	63,272 05	62,915 00	
	<u>\$320,500 00</u>	<u>\$356,605 45</u>	<u>\$359,187 00</u>	859,187 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				1,800 00
Other real estate, cost, \$1,562.50; book value, \$1,562.50; estimated present value.....				1,562 50
Cash on deposit in banks or trust companies				60,988 44
Cash on hand.....				289 51
Total of collectible interest....				18,444 63
Amount of all other assets, viz. : Furniture and fixtures				450 00
				<u><u>\$809,617 08</u></u>

LIABILITIES.

Amount due depositors, viz.:				
Principal.....		\$730,666 36		
Interest credited or to be credited for the six months ending with December 31, 1897.....		13,889 58		
				\$744,055 94
Surplus.....				65,561 14
				<u><u>\$809,617 08</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$53,357 86
From depositors, not including interest credited.....	164,993 91
From interest on loans, deposits and investments	33,453 59
From rents from other real estate	100 00
From mortgages.....	14,248 00
From redemption of stocks and bonds.....	16,250 00
From all other sources, viz.:	
Return of deposit made for post-office keys.....	\$1 00
Interest on interest in arrears.....	5 20
	<u><u>6 20</u></u>
	<u><u>\$282,408 56</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$156,167 01
For loans on bonds and mortgages.....	21,050 00
For loans on pledge of securities.....	1,800 00
For stocks and bonds purchased, par value, \$38,500; cost, including premiums, commissions, etc.	38,989 00
For interest (other than interest payments to depositors)....	814 91
For current expenses of the bank, viz.:	
For salaries.....	\$32,150 00
For expenses of banking house or rent of banking rooms.	275 00
For other expenses.....	315 65
	<hr/>
	2,740 65
For taxes on real estate, except banking house.....	28 59
For repairs and other incidental expenses on real estate, except banking house	95 45
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	61,227 95
	<hr/>
	\$282,408 56
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,476
Number of accounts opened or reopened during the year 1897.	261
Number of accounts closed during the year 1897	230
Total number of deposits received during the year 1897.....	1,958
Total number of payments to depositors during the year 1897.	1,595
Amount deposited during the year 1897, not including interest credited for that period.....	\$164,993 91
Amount withdrawn during the year 1897.....	156,167 01
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$13,114 19
January, 1898	13,399 58
Credited at other periods.....	08
	<hr/>
	26,503 80
Average amount of each account January 1, 1898	300 50
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,
3 and 4 per cent.

OSWEGO COUNTY.

95. FULTON SAVINGS BANK, FULTON.

[59 First street; incorporated 1871.]

ABRAHAM HOWE, President.

WM. J. LOVEJOY, Secretary.

TRUSTEES.

ABRAHAM HOWE,
JOHN C. WELLS,
CHARLES G. BACON,
REUBEN BRADSHAW,
HENRY E. NICHOLS,
FRED. A. EMERICK,
H. PUTNAM ALLEN,

WILLIAM J. LOVEJOY,
GEORGE M. CASE,
GEORGE G. CHAUNCEY,
JAMES MORROW,
WILLIAM S. NELSON,
ORWIN RICE,

ABRAM EMERICK,
JOHN W. PRATT,
GILES S. PIPER,
GEORGE P. WELLS,
E. F. PALMER,
FRANCIS STILES,
C. C. BENEDICT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$319,917 86
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State	\$78,600 00	\$78,202 50	\$83,434 00	
Villages in this State	59,500 00	65,400 20	67,470 00	
	<u>\$138,100 00</u>	<u>\$143,758 70</u>	<u>\$150,904 00</u>	150,904 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892				2,050 00
Banking house and lot, cost, \$8,750; book value, \$8,700; estimated present value.....				8,700 00
Other real estate, cost, \$5,014.70; book value, \$4,976.56; estimated present value.....				2,800 00
Cash on deposit in banks or trust companies.....				94,816 61
Cash on hand				4,198 92
Total of collectible interest.....				11,456 57
Amount of all other assets, viz.:				
Land contracts		\$9,825 00		
Safe and office furniture		1,000 00		
Suspense account.....		507 00		
				<u>11,832 90</u>
				<u>\$606,176 86</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$544,460 87		
Interest credited or to be credited for the six months ending with December 31, 1897.....	9,961 40		
			<u>\$554,421 86</u>
Other liabilities, viz.: Mortgages appraised at less than face value			612 50
Surplus			51,142 50
			<u>\$606,176 86</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$77,497 43
From depositors, not including interest credited.....	839,126 95
From interest on loans, deposits and investments.....	28,633 97
From rents from banking house.....	835 00

OSWEGO COUNTY.

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From rents from other real estate	\$124 80
From mortgages	26,560 46
From redemption of stocks and bonds	1,000 00
From loans paid	1,525 00
From real estate sold	925 00 .
From all other sources, viz.:	

Cash error	\$1 15
Exchange	9 27
Insurance paid	2 50
Insurance paid on property mortgaged to bank	5 68
Exchange	13 47

82 07

\$475,748 47

PAYMENTS.

To depositors, including interest paid to them	\$301,912 97
For loans on bonds and mortgages	50,901 00
For loans on pledge of securities	400 00
For stocks and bonds purchased, par value, \$19,000; cost, including premiums, commissions, etc	19,696 00
For interest (other than interest payments to depositors)	284 81
For current expenses of the bank, viz.:	

For salaries	\$3,000 00
For expenses of banking house or rent of banking rooms	290 75
For other expenses	189 83

8,480 08

For taxes on real estate, except banking house	7 17
For repairs and other incidental expenses on real estate, except banking house	88 11

Other payments, viz.:

Taxes charged to suspense account	\$0 42
Cash error, charged to profit and loss	25
Insurance on property mortgaged to bank	7 60
Taxes charged to suspense account	3 68
Cash errors	1 15

18 80

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	99,015 58
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\$475,748 47

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	2,602
Number of accounts opened or reopened during the year 1897	751
Number of accounts closed during the year 1897	556
Total number of deposits received during the year 1897	5,988
Total number of payments to depositors during the year 1897	4,314
Amount deposited during the year 1897, not including interest credited for that period	\$339,129 43
Amount withdrawn during the year 1897	801,912 97
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897	\$0,484 45
January, 1898	9,061 49
Credited at other periods	226 49

19,672 43

Average amount of each account January 1, 1898	213 07
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Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,207 88
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Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	12
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Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

96. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; Incorporated 1859.]

BYRON DEWITT, President.**JOHN P. PHELPS, Treasurer.****TRUSTEES.**

BYRON DEWITT,
JOHN RATIGAN,
AARON COLNOR,
ORSON H. BROWN,
OSCAR H. HASTINGS,

JOHN H. MCCOLLUM,
HENRY H. LYMAN,
CHARLES H. BUTLER,
JOHN SHEPHERD FITCH,

THOMAS P. KINGSFORD,
JAMES H. COOPER,
THOMAS HUNTER, 2d,
EDWARD H. FARRELL,
GEORGE B. SLOAN, Jr.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$184,536 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
United States	\$45,000 00	\$53,500 00	\$57,300 00
State of Tennessee	50,700 00	43,079 00	45,690 00
State of South Dakota.....	15,000 00	15,000 00	15,600 00
State of Nebraska	9,958 35	9,958 35	9,958 35
Cities in other States.....	89,000 00	41,905 00	42,800 00
Cities in this State	210,949 37	228,247 37	276,392 86
Towns in this State.....	309,844 47	309,844 47	330,323 88
Villages in this State.....	244,500 00	246,945 80	253,831 50
School districts.....	188,818 00	188,413 20	145,919 94

\$1,003,770 19 \$1,086,893 19 \$1,177,755 98

1,177,755 98

Loans on pledge of securities, as authorized by chapter 689,

Laws of 1893..... 5,870 00

Banking house and lot, cost, \$48,951.18; book value, \$17,000;

estimated present value..... 17,000 00

Cash on deposit in banks or trust companies 84,222 01

Cash on hand 26,560 42

Total of collectible interest..... 24,711 41

Amount of all other assets, viz.:

Rents, bank building \$116 33

Land contract 275 00

891 33

\$1,520,547 10

LIABILITIES.**Amount due depositors, viz.:**

Principal \$1,370,134 33

Interest credited or to be credited for the six months

ending with December 31, 1897. 22,833 91

\$1,393,968 24

Surplus 127,578 86

\$1,520,547 10

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897,

before transactions of the day \$144,953 44

From depositors, not including interest credited..... 554,513 35

From interest on loans, deposits and investments..... 63,468 70

From rents from banking house..... 1,301 83

From mortgages. 11,081 25

From redemption of stocks and bonds 64,805 95

From loans paid..... 51,050 00

From all other sources, viz.: Land contract 25 00

\$890,154 53

OSWEGO COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$549,796 23
For loans on bonds and mortgages	6,050 00
For loans on pledge of securities	7,500 00
For stocks and bonds purchased, par value, \$202,649.87; cost, including premiums, commissions, etc	207,254 97
For interest (other than interest payments to depositors).....	2,191 28
For current expenses of the bank, viz.:	
For salaries	\$4,620 00
For expenses of banking house or rent of banking rooms...	883 42
For other expenses.....	1,066 20
	6,579 62
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day..	110,782 48
	<u>\$890,154 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	4,858
Number of accounts opened or reopened during the year 1897.	1,000
Number of accounts closed during the year 1897.....	905
Total number of deposits received during the year 1897	8,018
Total number of payments to depositors during the year 1897.	7,289
Amount deposited during the year 1897, not including interest credited for that period.....	\$554,518 85
Amount withdrawn during the year 1897.....	549,796 23
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$25,698 95
January, 1898	22,833 91
Paid but not credited at other periods	452 88
	48,985 74
Average amount of each account January 1, 1898.....	820 00
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.	8,200 54
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	56

Rate per cent. of dividends or interest to depositors during the year 1897, $3\frac{1}{4}$ and 4 per cent.

97. THE OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[44 East Bridge street; Incorporated 1870.]

JOSEPH B. LATHROP, President.

W. B. COUCH, Treasurer.

TRUSTEES.

LAWRENCE CLANCY,
S. M. COON,
ALONZO H. FAILING,
OREN F. GAYLORD,
FRED. A. GAGE,

O. S. OSTERHOUT,
CHARLES WENDEL,
JOSEPH B. LATHROP,
W. T. HENDERSON,

ALANSON S. PAGE,
BENJAMIN S. STONE,
CHARLES A. TANNER,
JOHN D. HIGGINS,
PETER HILKERT.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$374,332 18
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of South Dakota	\$42,000 00	\$44,174 35	\$43,310 40
State of Tennessee	25,000 00	22,695 55	22,500 00
State of Washington warrants.	52,761 06	54,021 47	52,761 06

REPORT ON SAVINGS BANKS.

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Nebraska warrants....	\$6,443 10	\$6,284 83	\$6,443 10
Cities in other States.....	20,000 00	22,170 00	22,358 00
Cities in this State.....	125,944 81	129,115 03	130,971 23
Towns in this State.....	235,532 00	238,946 80	240,801 71
Villages in this State.....	72,500 00	76,012 04	77,236 50
School districts.....	47,850 00	51,110 43	51,968 43
	<u>\$627,530 97</u>	<u>\$645,130 49</u>	<u>\$648,410 43</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			8,800 00
Banking house and lot, cost, \$29,000; book value, \$27,000; estimated present value.....			27,000 00
Other real estate, cost, \$1,456.55; book value, \$1,219.55; estimated present value.....			1,219 55
Cash on deposit in banks or trust companies.....			118,416 53
Cash on hand.....			10,266 00
Total of collectible interest.....			23,733 15
Amount of all other assets, viz.:			
Land contracts.....		\$4,062 50	
Furniture, including safes.....		2,000 00	
Rents accrued.....		12 50	
			<u>6,155 00</u>
			<u>\$1,212,832 79</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,068,553 04
Interest credited or to be credited for the six months ending with December 31, 1897.....	17,597 50
	<u>\$1,101,150 54</u>
Surplus.....	111,682 25
	<u>\$1,212,832 79</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$102,952 11
From depositors, not including interest credited.....	518,832 25
From interest on loans, deposits and investments.....	52,573 83
From rents from banking house.....	962 89
From rents from other real estate.....	100 25
From mortgages.....	42,065 37
From redemption of stocks and bonds.....	52,216 43
From stocks and bonds sold, par value, \$50,000; amount received therefor.....	62,950 00
From loans paid.....	12,200 00
From real estate sold.....	2,600 00
From all other sources, viz.:	
Land contract.....	\$30 00
Mortgage tax and insurance.....	591 28
Exchange.....	72 87
	<u>694 15</u>
	<u>\$848,167 28</u>

PAYMENTS.

To depositors, including interest paid to them	\$490,280 08
For loans on bonds and mortgages	87,100 00
For loans on pledge of securities	9,000 00
For stocks and bonds purchased, par value, \$170,402.84; cost, including premiums, commissions, etc.....	174,808 94
For current expenses of the bank, viz.:	
For salaries	\$4,500 00
For expenses of banking house or rent of banking rooms.....	1,480 12
For other expenses.....	881 84
	6,861 96
For real estate acquired by foreclosure, or in settlement of debts due the bank	619 55
For taxes on real estate, except banking house.....	8 75
For repairs and other incidental expenses on real estate, except banking house	104 42
Other payments, viz.:	
Mortgage, tax and insurance.....	\$591 28
Land contract, real estate sold.....	2,600 00
Banking house improvements.....	775 60
Profit and loss, Elmira National Bank.....	2,289 17
	6,206 05
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	128,682 53
	<u>\$848,167 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,207
Number of accounts opened or reopened during the year 1897.....	986
Number of accounts closed during the year 1897.....	811
Total number of deposits received during the year 1897.....	6,771
Total number of payments to depositors during the year 1897.....	5,867
Amount deposited during the year 1897, not including interest credited for that period.....	\$518,882 25
Amount withdrawn during the year 1897.....	480,260 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$19,754 45
January, 1898.....	17,597 50
Paid but not credited at other periods.....	668 38
	88,020 33
Average amount of each account January 1, 1898.....	348 35
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	9,596 90
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	5
Rate per cent. of dividends or interest to depositors during the year 1897 $\frac{3}{4}$ and $\frac{1}{2}$ per cent.	

PUTNAM COUNTY.

98. PUTNAM COUNTY SAVINGS BANK, BREWSTER.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, President.

ALEXANDER F. LOBDELL, Secretary.

TRUSTEES.

ALEXANDER F. LOBDELL,
WILLIAM T. GANUNG,
BENJAMIN D. EVERETT,
WILLIAM O. TAYLOR,
WILLIAM E. SMITH,ARTHUR P. BUDD,
JAMES K. SMITH,
JOHN S. ENO,
EMERSON W. ADDIS,STARR GANUN,
WARREN S. PADDOCK,
H. HOBART KEELER,
LEVI A. SHOVE,
ABRAM J. MILLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$129,880 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$25,000 00	\$29,064 26	\$30,000 00	
Cities in other States.....	10,000 00	10,237 50	10,237 50	
Cities in this State	88,500 00	96,164 27	92,327 50	
Counties in this State.....	10,000 00	10,000 00	10,000 00	
Towns in this State.....	16,462 50	17,074 50	17,974 50	
Villages in this State.....	16,000 00	17,465 00	17,225 00	
	<u>\$160,962 50</u>	<u>\$180,025 53</u>	<u>\$177,764 50</u>	177,764 50
Other real estate, cost, \$1,751.12; book value, \$751.12;				
estimated present value.....				600 00
Cash on deposit in banks or trust companies.....				24,781 41
Cash on hand.....				290 83
Total of collectible interest.....				4,987 92
Amount of all other assets, viz.: Fixtures				500 00
				<u>\$338,754 66</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$298,567 05	
Interest credited or to be credited for the six months		
ending with December 31, 1897.....	4,819 80	
		\$303,386 85
Surplus		85,367 81
		<u>\$388,754 66</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,	
before transactions of the day	\$24,878 11
From depositors, not including interest credited.....	90,553 54
From interest on loans, deposits and investments	18,024 95
From mortgages.....	12,730 00
From redemption of stocks and bonds.....	8,000 00
From all other sources, viz.: Real estate	335 00
	<u>\$149,510 60</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$31,864 66
For loans on bonds and mortgages	17,700 00

QUEENS COUNTY.

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For stocks and bonds purchased, par value, \$31,600; cost, including premiums, commissions, etc.....	\$22,871 50
For interest (other than interest payments to depositors).....	208 28
For current expenses of the bank, viz.:	
For salaries.....	\$1,400 00
For expenses of banking house or rent of banking rooms.....	15 00
For other expenses.....	434 68
	1,849 68
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.	25,022 24
	<u>\$149,510 60</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,283
Number of accounts opened or reopened during the year 1897.....	206
Number of accounts closed during the year 1897.....	208
Total number of deposits received during the year 1897.....	1,083
Total number of payments to depositors during the year 1897.....	794
Amount deposited during the year 1897, not including interest credited for that period.....	\$90,552 54
Amount withdrawn during the year 1897.....	81,864 00
Amount of interest credited and paid for the year 1897, viz.:	
July 1897.....	\$4,520 81
January 1898.....	4,819 80
	9,340 61
Average amount of each account January 1, 1898.....	242 14
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	1

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 3½ per cent.

QUEENS COUNTY.

99. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Incorporated, 1872.]

GEORGE L. GILLETTE, President.

CHARLES GRELL, Secretary.

TRUSTEES.

GEORGE L. GILLETTE,
FERDINAND MARTENS,
HUGO FUNKE,
CHARLES GRELL,
A. D. SCHLESINGER,

ALFRED H. SCHLESINGER,
GEORGE W. GILLETTE,
FREDERICK GERBIG,
FREDERICK G. FAULY,
BERNARD GREEFF,

LEO BARDENHEUER,
WILLIAM W. WEITLING,
HENRY KRAEMER,
JACOB SALATHE,
FRANK HUNOLD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$285,333 00

Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States	\$15,000 00	\$17,531 25	\$17,531 25
State of Missouri	35,000 00	36,415 83	35,000 00
Cities in other States.....	15,000 00	16,612 50	16,612 50
Cities in this State	54,000 00	58,316 25	58,316 25
Villages in this State	55,000 00	61,327 00	65,675 00
	<u>\$174,000 00</u>	<u>\$190,202 83</u>	<u>\$198,135 00</u>

Other real estate, cost, \$8,810.82; book value, \$8,810.82; estimated present value.....	\$9,000 00
Cash on deposit in banks or trust companies.....	44,854 52
Cash on hand.....	5,015 93
Total of collectible interest.....	10,063 15
Amount of all other assets, viz.: Safe and fixtures.....	500 00
	<u>\$547,401 59</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$449,234 57	
Interest credited or to be credited for the six months ending with December 31, 1897.....	8,404 04	
		\$457,638 61
Surplus.....		89,763 98
		<u>\$547,401 59</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$50,834 80
From depositors, not including interest credited.....	147,402 34
From interest on loans, deposits and investments.....	24,196 44
From rents from other real estate.....	207 69
From mortgages.....	16,200 00
From redemption of stocks and bonds.....	8,000 00
	<u>\$341,840 67</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$187,749 70
For loans on bonds and mortgages.....	12,000 00
For stocks and bonds purchased, par value, \$39,000; cost, including premiums, commissions, etc.....	31,291 25
For current expenses of the bank, viz.:	
For salaries.....	\$1,200 00
For expenses of banking house or rent of banking rooms.....	300 00
For other expenses.....	887 00
	<u>2,587 00</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,840 63
For taxes on real estate, except banking house.....	463 44
For repairs and other incidental expenses on real estate, except banking house.....	539 21
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day....	49,870 44
	<u>\$341,840 67</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,821
Number of accounts opened or reopened during the year 1897.....	210
Number of accounts closed during the year 1897.....	158
Total number of deposits received during the year 1897.....	2,149
Total number of payments to depositors during the year 1897.....	1,486
Amount deposited during the year 1897, not including interest credited for that period.....	\$147,403 24
Amount withdrawn during the year 1897.....	187,749 70

Amount of interest credited and paid for the year 1897, viz.:

July, 1897	\$8,007 12	
January, 1898	8,404 04	
		\$16,411 16
Average amount of each account January 1, 1898		251 81
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate		3,006 48
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers		1

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

100. JAMAICA SAVINGS BANK, JAMAICA.

[360 Fulton street; incorporated 1850.]

JOHN H. SUTPHIN, First Vice-President.

JOHN H. BRINCKERHOFF, Treasurer.

TRUSTEES.

AARON A. DEGRAUW,
JOHN H. SUTPHIN,
JOHN H. BRINCKERHOFF,
WILLIAM A. WARNOCK,
GEORGE L. PECK,

GEORGE DURLAND,
STEPHEN RYDER,
JOHN E. BACKUS,
CHARLES DOWNING,
STARR EDWARDS.

J. TYLER WATTS,
WILLIAM W. GILLEN,
LEANDER B. TABER,
GEORGE K. MEYNEN,
WILLET C. DURLAND.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..		\$471,906 00
Stock and bond investments, viz.:		
<i>Stocks and bonds.</i>	Par value.	Actual cost. Estimated market value.
United States	\$10,000 00	\$10,062 50 \$11,400 00
District of Columbia 3.65.....	10,000 00	10,369 88 11,200 00
State of Missouri.	10,000 00	10,124 01 10,500 00
Cities in this State.	5,000 00	4,795 00 5,400 00
Counties in this State	187,500 00	190,500 00 193,500 00
Towns in this State	122,000 00	124,384 03 128,960 00
Villages in this State.....	62,000 00	65,055 00 64,965 00
School districts.....	117,600 00	117,915 00 123,440 00
	<u>\$524,100 00</u>	<u>\$533,754 92</u> <u>\$549,395 00</u>
		549,395 00
Banking houses and lots, cost, \$36,449.09; book value, \$36,449.09; estimated present value.....		36,449 09
Other real estate, cost, \$10,940.12; book value, \$10,940.12; estimated present value.....		11,700 00
Cash on deposit in banks or trust companies.....		364,214 27
Cash on hand.....		13,507 35
Total of collectible interest		15,031 92
Amount of all other assets, viz.:		
Rents accrued		\$193 33
Insurance premium advanced.....		53 49
		<u>246 82</u>
		<u>\$1,462,450 45</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,252,909 49	
Interest credited or to be credited for the six months ending with December 31, 1897	22,200 74	
		\$1,275,110 23
Surplus		187,340 22
		<u>\$1,462,450 45</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$240,990 48
From depositors, not including interest credited.....	432,598 83
From interest on loans, deposits and investments.....	58,970 80
From rents from banking house.....	145 00
From mortgages.....	45,763 85
From redemption of stocks and bonds.....	815,800 00
From real estate sold.....	8,535 00
From all other sources, viz.: Insurance premiums advanced...	121 55
	<u>\$1,097,425 00</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$324,381 12
For loans on bonds and mortgages.....	91,400 00
For stocks and bonds purchased, par value, \$269,500; cost, including premiums, commissions, etc.....	272,676 00
For interest (other than interest payments to depositors).....	304 45
For current expenses of the bank, viz.:	
For salaries.....	\$3,972 75
For expenses of banking house or rent of banking rooms.....	351 23
For other expenses.....	718 11
	<u>4,942 00</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	418 47
For taxes on real estate, except banking house.....	399 65
For repairs and other incidental expenses on real estate, except banking house.....	72 00
Other payments, viz.:	
New bank building.....	\$25,072 85
Insurance premium advanced.....	87 25
	<u>25,109 60</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	877,721 62
	<u>\$1,097,425 00</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,544
Number of accounts opened or reopened during the year 1897.....	578
Number of accounts closed during the year 1897.....	284
Total number of deposits received during the year 1897.....	4,106
Total number of payments to depositors during the year 1897..	3,363
Amount deposited during the year 1897, not including interest credited for that period.....	\$432,598 83
Amount withdrawn during the year 1897.....	\$24,381 12
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$20,487 44
January, 1898.....	22,200 56
	<u>42,688 00</u>
Average amount of each account January 1, 1898.....	359 79
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,317 81
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	21

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

101. THE LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21-23 Jackson avenue; incorporated 1875.]

WILLIAM J. BURNETT, President.

J. HARVEY SMEDLEY, Secretary.

TRUSTEES.

A. T. PAYNE,
C. A. THOMPSON,
W. J. BURNETT,
GABRIEL W. WILLIAMS,

J. H. SMEDLEY,
W. E. FREW,
L. P. DEXTER,
H. M. THOMAS,
D. S. JONES,

C. W. HALLETT,
HENRY F. JONES,
BENJAMIN MOORE, Jr.,
WILLIAM H. SIEBRECHT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$592,625 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$30,000 00	\$22,418 74	\$22,750 00	
State of Louisiana.....	10,000 00	9,920 00	10,100 00	
Cities in this State.....	137,500 00	141,628 65	152,900 00	
Counties in this State.....	30,000 00	30,700 00	31,100 00	
Towns in this State.....	17,500 00	18,256 60	18,325 00	
Villages in this State.....	104,500 00	107,941 00	109,840 00	
School districts.....	68,000 00	70,675 00	73,800 00	
	<u>\$387,500 00</u>	<u>\$401,534 99</u>	<u>\$418,115 00</u>	418,115 00
Banking house and lot, cost, \$26,577; book value, \$26,000; estimated present value.....				26,000 00
Cash on deposit in banks or trust companies.....				98,711 25
Cash on hand.....				2,778 65
Total of collectible interest.....				10,268 18
Amount of all other assets, viz.: Furniture and fixtures.....				700 00
				<u>\$1,144,188 03</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,006,808 94
Interest credited or to be credited for the six months ending with December 31, 1897.....	17,486 87
	<u>\$1,024,295 81</u>
Surplus.....	119,892 23
	<u>\$1,144,188 03</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$96,928 01
From depositors, not including interest credited....	631,230 58
From interest on loans, deposits and investments.....	50,934 53
From rents from banking house.....	1,180 00
From mortgages.....	85,355 00
From redemption of stocks and bonds.....	5,000 00
From loans paid.....	2,900 00
	<u>\$818,476 11</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$550,864 84
For loans on bonds and mortgages.....	96,200 00

For loans on pledge of securities.....	\$2,900 00
For stocks and bonds purchased, par value, \$56,500; cost, including premiums, commissions, etc.....	59,963 50
For current expenses of the bank, viz.:	
For salaries.....	\$5,980 00
For expenses of banking house or rent of banking rooms.....	836 27
For other expenses.....	942 25
	7,808 53
Other payments, viz.: Interest purchased on stocks.....	254 85
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	96,484 90
	<u>\$818,476 11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,208
Number of accounts opened or reopened during the year 1897.....	2,750
Number of accounts closed during the year 1897.....	2,052
Total number of deposits received during the year 1897.....	15,476
Total number of payments to depositors during the year 1897.....	9,473
Amount deposited during the year 1897, not including interest credited for that period.....	\$631,280 58
Amount withdrawn during the year 1897.....	550,864 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$15,910 76
January, 1898.....	17,486 87
	33,397 63
Average amount of each account January 1, 1898.....	143 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.	

102. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[71 Broadway; incorporated 1859.]

GEORGE POPLÉ, President.

L. M. FRANKLIN, Cashier.

TRUSTEES.

L. M. FRANKLIN,
M. D. GOULD,
JOSEPH DYKES,
GEORGE LEWIS,
W. T. JAMES,

JOHN HEPBURN,
HENRY A. ROBERT,
GEORGE POPLÉ,
JOHN H. WILSON,
HENRY L. ROBERT,
FRANK A. COLLINS,

J. H. LEVER,
HENRY CARPENTER,
JAMES T. CHAPMAN,
WALTER L. ROBERT,
THEO. F. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$377,900 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia.....	\$25,000 00	\$28,300 00	\$29,000 00
State of Massachusetts.....	50,000 00	52,000 00	50,000 00
Cities in other States.....	15,000 00	16,380 00	16,700 00
Cities in this State.....	61,000 00	68,775 50	69,230 00
Towns in this State.....	103,900 00	107,547 85	103,300 00
Villages in this State.....	78,500 00	94,354 63	88,300 00
School districts.....	1,000 00	1,325 00	1,250 00
	<u>\$334,400 00</u>	<u>\$368,688 98</u>	<u>\$364,370 00</u>
Banking house and lot, cost, \$40,593.45; book value, \$30,593.45; estimated present value.....			864,870 00
			80,000 00

QUEENS COUNTY.

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Other real estate, cost, \$19,654.17; book value, \$19,654.17; estimated present value	\$19,000 00
Cash on deposit in banks or trust companies.....	57,619 51
Cash on hand.....	11,026 09
Total of collectible interest.....	9,882 17
	<hr/>
	\$869,297 77
	<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$775,369 06
Interest credited or to be credited for the six months ending with December 31, 1897.....	13,842 91
	<hr/>
	\$789,211 97
Surplus	80,085 80
	<hr/>
	\$869,297 77
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$96,975 15
From depositors, not including interest credited	238,129 87
From interest on loans, deposits and investments	83,606 88
From rents from banking house.....	1,255 61
From rents from other real estate.....	918 30
From mortgages.....	95,100 00
From redemption of stocks and bonds.....	3,000 00
	<hr/>
	\$469,985 76
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$192,581 29
For loans on bonds and mortgages.....	192,400 00
For stocks and bonds purchased, par value, \$9,000; cost, including premiums, commissions, etc.....	9,600 00
For current expenses of the bank, viz.:	
For salaries	\$3 300 00
For expenses of banking house or rent of banking rooms.....	1,224 09
For other expenses.....	783 13
	<hr/>
	5,807 22
For taxes on real estate, except banking house	867 28
For repairs and other incidental expenses on real estate, except banking house	184 42
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	68,645 60
	<hr/>
	\$468,985 76
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,138
Number of accounts opened or reopened during the year 1897.....	482
Number of accounts closed during the year 1897.....	367
Total number of deposits received during the year 1897.....	8,462
Total number of payments to depositors during the year 1897.....	2,532
Amount deposited during the year 1897, not including interest credited for that period	\$338,129 87
Amount withdrawn during the year 1897.....	192,581 29
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$13,168 86
January, 1898	13,842 91
	<hr/>
	\$27,011 77

Average amount of each account January 1, 1898	\$247 48
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,494 84
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	7

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

103. THE ROSLYN SAVINGS BANK, ROSLYN.

[Incorporated 1875.]

BENJAMIN D. HICKS, President.

JAMES R. WILLETS, Treasurer.

TRUSTEES.

BENJAMIN D. HICKS,	JOHN M. CLARK,	HENRY M. W. EASTMAN,
DANIEL A. CORNWELL,	RICHARD M. BOWNE,	JOSEPH H. BOGART,
WILLIAM I. WILLIS,	THOMAS MOTT,	JOHN S. MORRELL,
SOLOMON S. JACKSON,	SAMUEL I. UNDERHILL,	JOHN T. WOOLEY,
AUGUSTUS DENTON,	FREDERICK E. WILLETS,	SAMUEL L. HEWLETT,
EDWARD WILLETS,	THOMAS W. ALBERTSON,	FREDERICK C. HICKS,
GEORGE P. TITUS,	JAMES R. WILLETS,	ALLEN H. BAXTER,
DANIEL UNDERHILL,		DANIEL I. HEGEMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$254,575 00
Stock and bond investments, viz :			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$20,000 00	\$21,889 48	\$22,850 00
Cities in this State.....	40,000 00	47,098 25	44,610 75
Towns in this State.....	32,500 00	34,406 55	34,096 00
Villages in this State.....	18,500 00	14,269 88	14,097 50
School districts	41,600 00	42,487 00	42,147 50
	<u>\$147,600 00</u>	<u>\$180,061 11</u>	<u>\$157,801 75</u>
Other real estate, cost, \$908.87; book value, \$700; estimated present value.....			700 00
Cash on deposit in banks or trust companies.....			69,101 04
Cash on hand			1,857 91
Total of collectible interest.....			5,869 89
Amount of all other assets, viz.: Office furniture.....			50 00
			<u>\$489,455 09</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$446,890 73	
Interest credited or to be credited for the six months ending with December 31, 1897.....	7,989 31	
		454,880 08
Surplus		84,635 06
		<u>\$489,455 09</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$49,097 53
From depositors, not including interest credited	144,184 31
From interest on loans, deposits and investments.....	19,789 65

QUEENS COUNTY.

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From rents from other real estate	\$24 00
From mortgages.....	6,775 00
From redemption of stocks and bonds.....	6,000 00
From all other sources, viz.: Ryan insurance	2 00
	<hr/>
	\$225,762 88
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$86,440 97
For loans on bonds and mortgages	83,800 00
For stocks and bonds purchased, par value, \$32,600; cost, including premiums, commissions, etc	88,288 90
For current expenses of the bank, viz.:	
For salaries	\$824 00
For expenses of banking house or rent of banking rooms.....	100 00
For other expenses.....	270 60
	<hr/>
	1,194 60
For taxes on real estate, except banking house.....	9 16
For repairs and other incidental expenses on real estate, except banking house	4 00
Other payments, viz.:	
Insurance, John D. Seaman	\$8 50
Interest on bonds.....	107 80
Flushing bonds.....	350 00
	<hr/>
	465 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	70,608 95
	<hr/>
	\$225,762 88
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,811
Number of accounts opened or reopened during the year 1897.....	166
Number of accounts closed during the year 1897.....	89
Total number of deposits received during the year 1897	1,323
Total number of payments to depositors during the year 1897.....	718
Amount deposited during the year 1897, not including interest credited for that period.....	\$144,134 21
Amount withdrawn during the year 1897.....	86,440 97
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$7,172 06
January, 1898	7,939 81
	<hr/>
	15,111 89
Average amount of each account January 1, 1898.....	840 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,537 59
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	6
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Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

104. THE UNION SAVINGS BANK OF PATCHOGUE.

[Main street; incorporated 1896.]

S. W. CONKLIN, President.

WALTER S. ROSE, Secretary.

TRUSTEES.

EDWIN BAILEY,
NELSON MCBRIDE,
EDWIN JOHANKUEDET,
JOSEPH BAILEY,
SMITH W. CONKLIN,
FRANCIS GERBER,
CLARENCE A. BAKER,
E. EUGENE HAWKINS,

A. H. TERRY,
EMERSON G. TERRELL,
WALTER H. JAYCOX,
WINFIELD S. BENNETT,
MILTON G. WIGGINS,
ALLEN J. WOODRUFF,
WILLIAM A. HULSE,
CHARLES M. WOODRUFF,

H. CLAY LOSEE,
CHAS. E. ROSE,
GEORGE D. GERARD,
FREMONT HAMMOND,
I. WILSON BITCH,
HOWARD S. NEWINS,
GEORGE T. OSBORNE,
JOSIAH ROBBINS.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....					\$36,700 00
Stock and bond investments, viz.:					
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.		
Cities in other States.....	\$5,000 00	\$5,498 50	\$5,512 50		
Cities in this State.....	10,000 00	10,817 50	10,455 00		
Villages in this State.....	8,000 00	8,200 00	8,200 00		
	<u>\$23,000 00</u>	<u>\$24,016 00</u>	<u>\$24,167 50</u>		
				24,167 50	
Cash on deposit in banks or trust companies.....				5,429 41	
Cash on hand.....				50 00	
					<u>\$36,846 91</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal	\$65,823 19	
Interest credited or to be credited for the six months ending with December 31, 1897.....	755 88	
		\$26,078 00
Surplus		268 91
		<u>\$26,846 91</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$11,160 55
From depositors, not including interest credited.....	86,583 23
From interest on loans, deposits and investments.....	957 81
From loans paid... ..	83 26
From all other sources, viz.: Donation from trustees.....	60 00
	<u>\$98,793 96</u>

PAYMENTS.

To depositors, including interest paid to them	\$31,419 37
For loans on bonds and mortgages	86,700 00
For stocks and bonds purchased, par value, \$23,000; cost, including premiums, commissions, etc	24,016 00
For interest (other than interest payments to depositors).....	18 63
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	16,639 96
	<u>\$98,793 96</u>

RENSSELAER COUNTY.

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STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	580
Number of accounts opened or reopened during the year 1897.....	561
Number of accounts closed during the year 1897.....	81
Total number of deposits received during the year 1897.....	686
Total number of payments to depositors during the year 1897.....	226
Amount deposited during the year 1897, not including interest credited for that period.....	\$86,691 49
Amount withdrawn during the year 1897.....	21,869 87
Amount of interest credited and paid for the year 1897, viz :	
July, 1897.....	\$159 17
January, 1898.....	755 88
	915 05
Average amount of each account January 1, 1898.....	128 24
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00

Rate per cent of dividends or interest to depositors during the year 1897,
4 per cent.

RENSSELAER COUNTY.

105. STATE SAVINGS BANK, TROY.

[20 First street; incorporated 1856.]

THOMAS COLWELL, President.

J. S. HAWLEY, Secretary and Treasurer.

TRUSTEES.

R. EDSON STARKS,
WILLARD F. GAY,
MANLEY W. MOREY,
ALBERT E. BONESTEEL,

JULIUS S. HAWLEY,
TOM S. WOTKINS,
THOMAS COLWELL,
CHARLES SMITH,

JOHN M. HOUSE,
J. SPENCER GARNSEY,
DANIEL W. FORD,
EDWARD W. WOOD.

FINANCIAL.

RESOURCES.

Cash on deposit in banks or trust companies..... \$28 11

LIABILITIES.

Amount due depositors, viz.: Principal. \$28 11

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$4,709 06
From depositors, not including interest credited.....	150 00
From mortgages	4,000 00
From all other sources, viz.: From National State Bank, Troy, N. Y	67 88
	\$8,926 94

PAYMENTS.

To depositors, including interest paid to them.....	\$8,898 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	28 11
	\$8,926 94

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1
Number of accounts closed during the year 1897.....	35
Total number of deposits received during the year 1897.....	2
Total number of payments to depositors during the year 1897.....	35
Amount deposited during the year 1897, not including interest credited for that period.....	\$150 00
Amount withdrawn during the year 1897.....	8,898 63
Amount of interest credited and paid for the year 1897, viz.:	
July 1, 1897.....	\$72 00
Credited at other periods.....	23 27
	95 27
Average amount of each account January 1, 1898.....	28 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	28 11

Rate per cent. of dividends or interest to depositors during the year 1897,
8 per cent.

108. THE TROY SAVINGS BANK, TROY.

[Second and State streets; incorporated 1823.]

CHARLES E. HANAMAN, President.

J. E. ANTHONY, Treasurer.

TRUSTEES.

CHARLES B. RUSSELL,
WALTER P. WARREN,
EDWARD C. GALE,
FRANCIS N. MANN, Jr.,
JAMES K. P. PINE,
WILLIAM A. THOMPSON,
NORMAN B. SQUIRES,

GEORGE A. STONE,
GEORGE B. CLUETT,
GEORGE T. LANE,
FRANCIS J. MOLLOY,
CHARLES E. HANAMAN,
CHARLES W. TILLINGHAST,

WM. HOWARD DOUGHTY,
JOHN A. MANNING,
HENRY B. DAUCHY,
GEORGE S. ROBINSON,
CHAS. A. McLEOD,
WILLIAM M. SANFORD,
SAMUEL A. PETERSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$976,825 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,150,000 00	\$1,296,925 00	\$1,277,250 00
State of Maine.....	400,000 00	407,875 00	400,000 00
State of Indiana.....	50,000 00	50,975 00	50,000 00
State of Connecticut.....	250,000 00	258,536 50	250,000 00
State of Massachusetts.....	490,000 00	496,067 50	480,660 00
State of Maryland.....	5,000 00	5,250 00	5,050 00
State of New Hampshire.....	100,000 00	114,000 00	110,750 00
State of Florida.....	30,000 00	36,546 25	34,125 00
State of Rhode Island.....	50,000 00	53,562 50	53,125 00
State of Ohio.....	50,000 00	50,000 00	50,000 00
Cities in other States.....	708,000 00	792,357 50	792,796 25
Cities in this State.....	2,156,500 00	2,272,051 35	2,327,161 68
Counties in this State.....	562,000 00	603,258 15	610,556 25
Villages in this State.....	149,000 00	158,142 50	157,411 25
School districts.....	30,000 00	30,300 00	31,125 00
	\$6,170,500 00	\$6,615,347 25	\$6,629,950 68

6,629,950 68

Banking house and lot, cost, \$481,675; book value, \$120,000; estimated present value..... 120,000 00
Other real estate, cost, \$28,708.82; book value, \$28,703.82; estimated present value..... 25,000 00
Cash on deposit in banks or trust companies..... 484,419 68
Cash on hand..... 43,911 74
Total of collectible interest..... 89,300 47

Amount of all other assets, viz.:

Accrued rents.....	\$510 43	
Money advanced on mortgaged premises.....	123 57	
Accrued interest on same	5 35	
		<u>\$639 34</u>
		<u>\$8,850,106 81</u>

LIABILITIES.

Amount due depositors, viz.: Principal..... \$6,866,042 43
 Other liabilities, viz.:

Interest accrued on deposits to January 1, 1898, three months estimated.....	\$56,301 55	
Expenses incurred but unpaid.....	2,680 28	
Suspense account, U. S. currency bonds, paid before due.	100,000 00	
Interest on same paid before due.....	3,000 00	
		<u>161,982 47</u>
Surplus		<u>1,832,081 91</u>
		<u>\$8,850,106 81</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$460,386 39	
From depositors, not including interest credited.....	1,701,604 84	
From interest on loans, deposits and investments.....	291,337 85	
From rents from banking house.....	5,385 00	
From rents from other real estate.....	130 00	
From mortgages	64,145 13	
From redemption of stocks and bonds.....	25,000 00	
From all other sources, viz.:		
U. S. currency 6s, paid before due	\$100,000 00	
Interest paid before due.....	3,000 00	
Insurance premium on mortgaged premises repaid	98 40	
Rebate water tax.....	36 00	
Money advanced on mortgaged premises repaid	264 67	
		<u>108,419 07</u>
		<u>\$3,651,358 28</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,527,282 53	
For loans on bonds and mortgages ..	30,000 00	
For stocks and bonds purchased, par value, \$492,500; cost, including premiums, commissions, etc.....	580,665 10	
For interest (other than interest payments to depositors).....	4,368 18	
For current expenses of the bank, viz.:		
For salaries	\$14,432 00	
For expenses of banking house or rent of banking rooms.	9,398 48	
For other expenses	3,326 83	
		<u>27,057 28</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,933 34	
For taxes on real estate, except banking house.....	242 80	
For repairs and other incidental expenses on real estate, except banking house.....	377 97	
Other payments, viz.: Money advanced on mortgaged premises for taxes and insurance.....	154 72	
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	508,881 37	
		<u>\$2,651,358 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	17,559
Number of accounts opened or reopened during the year 1897.....	8,898
Number of accounts closed during the year 1897.....	2,720
Total number of deposits received during the year 1897.....	26,011
Total number of payments to depositors during the year 1897.....	18,746
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,701,604 84
Amount withdrawn during the year 1897.....	1,527,282 53
Amount of interest credited and paid for the year 1897, viz:	
April 8, 1897.....	\$108,982 49
October 8, 1897.....	112,211 70
	221,144 19
Average amount of each account January 1, 1898.....	891 08
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,642 12
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	161

Rate per cent. of dividends or interest to depositors during the year 1897,
 3½ per cent.

RICHMOND COUNTY.

107. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Richmond Terrace; incorporated 1886.]

JOHN WESTBROOK, President.

STEPHEN D. SIMONSON, Secretary.

TRUSTEES.

JOHN WESTBROOK,
 JACOB I. HOU'SMAN,
 CHARLES W. HUNT,
 STEPHEN D. SIMONSON,
 RICHARD L. H. FINCH,

FRANK W. TOMPKINS,
 JOHN A. SNYDER,
 GEORGE M. MATTHEWS,
 J. F. SMITH,
 SAMUEL A. ROBINSON,
 BENEDICT PARKER,

OTTO AHLMANN,
 EDWARD D. CLARK,
 CHARLES E. GRIFFITH,
 AZEL F. MERRELL,
 HERBERT CRABTREE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$20,716 67
 Stock and bond investments, viz:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
Cities in this State.....	\$4,500 00	\$5,333 75	\$4,836 22
Counties in this State.....	500 00	591 25	557 25
Towns in this State.....	3,000 00	3 250 00	3,103 58
Villages in this State.....	25,000 00	27,514 00	27,489 08
School districts.....	26,297 17	27,408 57	27,216 73
	\$50,297 17	\$64,097 57	\$63,181 96

Other real estate, cost, \$7,197.82; book value, \$7,197.82; estimated present value..... 7,197 82
 Cash on deposit in banks or trust companies..... 27,826 73
 Cash on hand..... 1,948 17
 Total of collectible interest..... 2,098 28

RICHMOND COUNTY.

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Amount of all other assets, viz.:

Furniture and fixtures.....	\$1,196 05	
Accrued interest advanced for stocks bought.....	14 90	
		<u>\$1,210 95</u>
		<u><u>\$193,690 02</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$186,044 36	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,224 88	
		<u>\$188,269 24</u>
Surplus		5,420 78
		<u><u>\$193,690 02</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....		\$10,231 26
From depositors, not including interest credited.....		189,987 08
From interest on loans, deposits and investments.....		8,188 62
From rents from banking house.....		12 00
From rents from other real estate.....		624 00
From mortgages.....		7,066 66
From redemption of stocks and bonds.....		7,676 16
From stocks and bonds sold, par value, \$10,000; amount re- ceived therefor.....		10,000 00
From all other sources, viz.:		
Accrued interest, stocks.....	\$405 69	
Accrued interest, stocks.....	44 40	
Taxes, amount returned	10 14	
Stocks not bought, returned.....	1,000 00	
		<u>1,460 28</u>
		<u><u>\$185,24 6</u></u>

PAYMENTS.

To depositors, including interest paid to them.....		\$111,029 67
For loans on bonds and mortgages.....		6,800 00
For stocks and bonds purchased, par value, \$30,500; cost, including premiums, commissions, etc.....		38,414 00
For current expenses of the bank, viz.:		
For salaries	\$1,330 00	
For expenses of banking house or rent of banking rooms.....	800 00	
For other expenses	798 92	
		<u>2,428 92</u>
For taxes on real estate, except banking house.....		65 12
For repairs and other incidental expenses on real estate, except banking house		293 15
Other payments, viz.:		
Amount advanced, purchase of stock.....	\$1,000 00	
Amount advanced for taxes.....	10 14	
Loss on stock sold at par	44 40	
Error in depositor's balance of interest.....	08	
Amount advanced for accrued interest on stock.....	430 59	
Amount returned to trustees.....	405 00	
		<u>1,880 21</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		29,834 89
		<u><u>\$185,240 96</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,192
Number of accounts opened or reopened during the year 1897.....	417
Number of accounts closed during the year 1897.....	806
Total number of deposits received during the year 1897.....	2,489
Total number of payments to depositors during the year 1897.....	1,768
Amount deposited during the year 1897, not including interest credited for that period.....	\$189,967 03
Amount withdrawn during the year 1897.....	111,029 67
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$2,009 87
January, 1898.....	2,224 88
	4,234 75
Average amount of each account January 1, 1898.....	155 95
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,106 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2
Rate per cent. of dividends or interest to depositors during the year 1897,	3 per cent.

108. THE STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1864.]

AUGUST HORMANN, President.

HERMAN C. HAGERDORN, Cashier.

TRUSTEES.

AUGUST HORMANN,
CHARLES F. ZENTGRAF,
GEORGE H. DALEY,
J. B. PEARSON,
ERNST WEHNCKE,
OTTO LINDEMANN,

EDWARD C. BRIDGMAN,
WILLY SONNTAG,
WILLIAM H. CLARK,
GEORGE S. SCOTFIELD,
ULRICH W. BECKER,

JOHN C. SISMER,
R. SISENBURG,
FEDOR SCHMIDT,
WILLIAM A. JOHNSTON,
CARL SCHUMANN,
R. W. POLLOCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$594,785 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$110,000 00	\$116,157 50	\$123,200 00	
State of Missouri.....	56,000 00	56,000 00	56,000 00	
Cities in this State.....	13,000 00	12,870 00	14,950 00	
Counties in this State.....	265,000 00	273,423 00	271,500 00	
Towns in this State.....	19,000 00	26 130 50	21 570 00	
School districts.....	49,300 00	53,297 00	57,564 00	
	\$512,300 00	\$537,678 00	\$544,784 00	544,784 00
Banking house and lot, cost, \$49,192.47; book value, \$38,000; estimated present value.....				38,000 00
Other real estate, cost, \$3,182.88; book value, \$3,187.60; estimated present value.....				7,800 00
Cash on deposit in banks or trust companies.....				114,867 99
Cash on hand.....				12,173 88
Total of collectible interest.....				17,545 33
Amount of all other assets, viz.:				
Insurance premium on mortgaged property advanced....			\$26 68	
Balance of arrears of taxes.....			5 68	
Rents due.....			613 23	
				655 59
				\$1,330,091 73

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,163,097 58	
Interest credited or to be credited for the six months ending with December 31, 1897.....	19,814 09	
		\$1,182,411 67
Surplus		147,680 05
		<u>\$1,830,091 72</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$96,795 48	
From depositors, not including interest credited	574,516 62	
From interest on loans, deposits and investments ..	52,671 84	
From rents from banking house	2,897 50	
From rents from other real estate	190 00	
From mortgages ..	88,685 00	
From redemption of stocks and bonds.....	2,800 00	
From loans paid.....	200 00	
From real estate sold	1,701 00	
From all other sources, viz.:		
Receipts on special account.....	\$218 01	
Refunding of insurance premiums.....	18 80	
		236 81
		<u>\$770,194 25</u>

PAYMENTS.

To depositors, including interest paid to them	\$501,126 57	
For loans on bonds and mortgages	71,800 00	
For loans on pledge of securities	200 00	
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc.	56,875 00	
For interest (other than interest payments to depositors)	179 65	
For current expenses of the bank, viz.:		
For salaries.....	\$5,650 00	
For expenses of banking house or rent of banking rooms.	2,204 54	
For other expenses.....	1,534 45	
		9,888 99
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,972 18	
For taxes on real estate, except banking house	219 99	
For repairs and other incidental expenses on real estate, except banking house.....	183 61	
Other payments, viz.:		
Drainage, repairs bank building.....	\$869 64	
Payments on special accounts	1,262 23	
Advances for fire insurance premiums.....	74 63	
		2,206 49
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	126,541 77	
		<u>\$770,194 25</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,090
Number of accounts opened or reopened during the year 1897.....	991
Number of accounts closed during the year 1897.....	466
Total number of deposits received during the year 1897.....	8,312
Total number of payments to depositors during the year 1897.....	7,920

Amount deposited during the year 1897, not including interest credited for that period.....	\$574,516 63
Amount withdrawn during the year 1897	501,126 57
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$17,989 90
January, 1898.....	19,314 09
	37,303 99
Average amount of each account January 1, 1898.....	232 80
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,351 84
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8
Rate per cent. of dividends or interest to depositors during the year 1897, $3\frac{1}{4}$ and 4 per cent.	

SCHENECTADY COUNTY.

109. THE SCHENECTADY SAVINGS BANK, SCHENECTADY.

[318 State street; incorporated 1834.]

DAVID CADY SMITH, President.

ALLEN W. JOHNSTON, Treasurer.

TRUSTEES.

DAVID CADY SMITH,
JOHN McDERMOTT,
ALBERT VAN VOAST,
ABRAHAM A. VAN HOAST,

ADAM DILLENBECK,
WILLIAM L. PEARSON,
JAMES W. DARROW,
EVERETT SMITH,

WM. G. SCHERMERHORN,
SIMON J. SCHERMERHORN,
HARRY W. DENNINGTON,
HENRY BRADT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$329,570 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$389,000 00	\$429,090 06	\$426,200 00	
District of Columbia.....	83,000 00	27,798 19	36,795 00	
Schenectady city notes.....	122,961 75	123,538 77	122,961 75	
Cities in other States.....	200,000 00	207,340 00	207,375 00	
Cities in this State	273,400 00	281,906 67	281,513 00	
Counties in this State	37,287 81	37,287 81	37,287 81	
Towns in this State	65,000 00	65,807 50	67,300 00	
Villages in this State	398,500 00	406,445 54	404,280 00	
	<u>\$1,519,189 56</u>	<u>\$1,578,809 54</u>	<u>\$1,568,792 56</u>	1,568,792 56
Banking house and lot, cost, \$32,000; book value, \$15,000; estimated present value				15,000 00
Other real estate, cost, \$600; book value, \$600; estimated present value.....				600 00
Cash on deposit in banks or trust companies				181,678 43
Cash on hand				25,647 65
Total of collectible interest.....				28,291 13
				<u>\$3,114,549 75</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,988,385 20
Interest credited or to be credited for the six months ending with December 31, 1897.....	31,960 08
	<u>\$1,970,365 28</u>

SCHENECTADY COUNTY.

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Other liabilities, viz.: Bill for repairing water pipes.....	\$1 47
Surplus	144,398 05
	<u>\$2,114,549 75</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$282,633 43
From depositors, not including interest credited	695,217 05
From interest on loans, deposits and investments	76,165 87
From mortgages.....	55,850 00
From redemption of stocks and bonds	106,895 01
From all other sources, viz.:	
Interest dormant account, series 38.....	\$2 88
Interest over credit account, series 30435	4 08
Avails of trade dollars	80
Suspense account, cash over	77 81
	<u>85 09</u>
	<u>\$1,166,345 87</u>

PAYMENTS.

To depositors, including interest paid to them	\$614,421 76
For loans on bonds and mortgages.....	88,490 00
For stocks and bonds purchased, par value, \$387,265.18; cost, including premiums, commissions, etc.....	347,303 18
For interest (other than interest payments to depositors).	2,547 87
For current expenses of the bank, viz.:	
For salaries	\$4,500 00
For expenses of banking house or rent of banking rooms.	885 01
For other expenses	768 99
	<u>5,654 00</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	600 00
For taxes on real estate, except banking house.....	90
Other payments, viz.: Correction on debit, Journal 8.....	2 14
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	157,826 07
	<u>\$1,166,345 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	7,666
Number of accounts opened or reopened during the year 1897.....	1,791
Number of accounts closed during the year 1897	1,281
Total number of deposits received during the year 1897.....	13,876
Total number of payments to depositors during the year 1897.....	8,820
Amount deposited during the year 1897, not including interest credited for that period.....	\$695,217 05
Amount withdrawn during the year 1897.....	614,421 76
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$30,212 05
January, 1898	31,690 08
	<u>62,142 08</u>
Average amount of each account January 1, 1898.....	252 85
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,015 82
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	14

Rate per cent. of dividends or interest to depositors during the year 1897,
 3 and 4 per cent.

SENECA COUNTY.

110. THE SENECA FALLS SAVINGS BANK, SENECA FALLS.

[55 Fall street; incorporated 1870.]

GILBERT WILCOXEN, President.

GEORGE M. COMPSON, Secretary and Treasurer.

TRUSTEES.

GILBERT WILCOXEN,
JAMES A. FLANAGAN,
FRED. MAIER, Jr.,
HARRISON C. CHAMBERLAIN,HORACE W. KNIGHT,
SAMUEL T. SHARP,
GEORGE A. WALLER,WILLIAM B. LATHROP,
EDWARD W. ADDISON,
HENRY F. TRAUTMON,
T. JEFFERSON YAWGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$135,860 57
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Tennessee	\$5,000 00	\$4,562 50	\$4,562 50	
Towns in this State	13,300 00	13,300 00	13,300 00	
Villages in this State	32,400 00	32,918 75	34,304 00	
	<u>\$50,700 00</u>	<u>\$50,781 25</u>	<u>\$52,066 50</u>	52,066 50
Other real estate, cost, \$3,831.80; book value, \$3,831.80; estimated present value.....				4,600 00
Cash on deposit in banks or trust companies.....				42,004 57
Cash on hand.....				8,133 85
Total of collectible interest.....				8,991 15
Amount of all other assets, viz.:				
Furniture, fixtures and safe.....		\$1,000 00		
Rents accrued		45 13		
Insurance premiums advanced.....		65 89		
				<u>1,111 02</u>
				<u>\$342,267 66</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$236,949 80		
Interest credited or to be credited for the six months ending with December 31, 1897.....	8,306 71		
			<u>\$229,543 00</u>
Surplus			12,724 66
			<u>\$242,267 66</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$37,334 33
From depositors, not including interest credited.....	127,077 74
From interest on loans, deposits and investments	9,991 61
From rents from other real estate.....	187 75
From mortgages.....	20,833 41
From redemption of stocks and bonds.....	8,300 00
From real estate sold.....	2,450 00

From all other sources, viz.:

Insurance premiums advanced, repaid.....	\$302 96	
Conscience money returned by unknown party.....	10 00	
Store sold.....	15 00	
		<u>\$327 96</u>
		<u>\$191,801 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$106,291 68	
For loans on bonds and mortgages.....	81,567 60	
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	4,562 50	
For interest (other than interest payments to depositors).....	84 25	
For current expenses of the bank, viz.:		
For salaries.....	\$1,400 00	
For expenses of banking house or rent of banking rooms.....	175 00	
For other expenses.....	220 86	
		<u>1,795 86</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,840 85	
For taxes on real estate, except banking house.....	86 14	
For repairs and other incidental expenses on real estate, except banking house.....	47 58	
Other payments, viz.:		
Insurance premium advanced to secure loans.....	\$322 04	
Commission paid brokers for sale of real estate.....	115 00	
Back tax paid on Rochester property after same was sold.....	50 83	
		<u>887 87</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	45,188 42	
		<u>\$191,801 70</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,419	
Number of accounts opened or reopened during the year 1897.....	898	
Number of accounts closed during the year 1897.....	803	
Total number of deposits received during the year 1897.....	8,148	
Total number of payments to depositors during the year 1897.....	2,360	
Amount deposited during the year 1897, not including interest credited for that period.....	\$127,077 74	
Amount withdrawn during the year 1897.....	106,291 68	
Amount of interest credited and paid for the year 1897, viz.:		
April 1, 1897.....	\$1,401 02	
July 1, 1897.....	1,694 59	
October 1, 1897.....	1,494 09	
January 1, 1898.....	1,799 62	
		<u>6,389 32</u>
Average amount of each account January 1, 1898.....	161 76	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	2,885 28	
Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 8½ per cent.		

SUFFOLK COUNTY.

111. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

NAT. W. FOSTER, President.

CLIFFORD B. ACKERLY, Secretary.

TRUSTEES.

J. HENRY PERKINS,
SIMEON S. HAWKINS,
JONAS FISHEL,
GEORGE W. COOPER,
CLIFFORD B. ACKERLY,
CHAS. M. BLYDENBURGH,
NAT. W. FOSTER,

MOSES F. BENJAMIN,
EDWARD HAWKINS,
J. EDWARD WELLS,
GEORGE F. STACKPOLE,
GEORGE M. VAIL,
GILBERT H. KETCHAM,
JOSEPH M. BELFORD,

JOHN R. CORWIN,
J. HALSEY YOUNG,
TIMOTHY M. GRIFFING,
JOSEPH H. NEWINS,
JOHN R. PERKINS,
USHER B. HOWELL,
HENRY P. TERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,440,941 14
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia 8.65.....	\$115,000 00	\$116,067 05	\$128,800 00
State of Texas	23,300 00	27,302 75	26,329 00
State of South Dakota.....	50,500 00	52,940 11	50,500 00
State of Kansas	7,865 23	7,873 82	7,865 23
State of Colorado.....	15,197 48	15,660 90	.....
Cities in this State	87,500 00	101,305 75	99,118 00
Counties in this State	60,000 00	70,008 47	71,240 00
Towns in this State.....	254,100 00	269,421 88	276,878 00
Villages in this State	27,000 00	31,190 90	29,310 00
School districts	97,547 00	104,698 15	102,047 00
	<u>\$747,009 71</u>	<u>\$796,554 73</u>	<u>\$792,062 23</u>
			792,062 23
Banking house and lot, cost, \$49,543.29; book value, \$30,000; estimated present value.....			30,000 00
Other real estate, cost, \$15,448.87; book value, \$14,237.59; estimated present value.....			14,237 59
Cash on deposit in banks or trust companies.....			159,539 88
Cash on hand			15,867 93
Total of collectible interest.....			80,466 16
			<u>\$2,488,184 43</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,198,930 59
Interest credited or to be credited for the six months ending with December 31, 1897	41,431 19
	<u>\$2,235,361 78</u>
Surplus	247,773 65
	<u>\$2,483,134 43</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$304,815 05
From depositors, not including interest credited.....	560,230 09

SUFFOLK COUNTY.

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From interest on loans, deposits and investments	\$109,878 40
From rents from banking house	1,701 08
From rents from other real estate	122 00
From mortgages	109,877 27
From redemption of stocks and bonds	12,415 68
From real estate sold	4,500 00
From all other sources, viz.: Exchange	11 12
	<hr/>
	\$1,008,046 19

PAYMENTS.

To depositors, including interest paid to them	\$499,568 68
For loans on bonds and mortgages	186,610 50
For stocks and bonds purchased, par value, \$106,000; cost, including premiums, commissions, etc	119,846 24
For interest (other than interest payments to depositors)	612 86
For current expenses of the bank, viz.:	
For salaries	\$5,073 20
For expenses of banking house or rent of banking rooms	1,207 41
For other expenses	1,541 92
	<hr/>
	7,821 53
For real estate acquired by foreclosure, or in settlement of debts due the bank	18,540 81
For taxes on real estate, except banking house	52 96
For repairs and other incidental expenses on real estate, except banking house	90 85
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	175,407 81
	<hr/>
	\$1,008,046 19

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	5,686
Number of accounts opened or reopened during the year 1897	777
Number of accounts closed during the year 1897	628
Total number of deposits received during the year 1897	4,516
Total number of payments to depositors during the year 1897	8,773
Amount deposited during the year 1897, not including interest credited for that period	\$560,280 69
Amount withdrawn during the year 1897	499,568 68
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$40,162 65
January, 1898	41,431 19
	<hr/>
	81,593 84
Average amount of each account January 1, 1898	896 62
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,860 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	81

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

112. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, President.**D. P. VAIL, Secretary and Treasurer.****TRUSTEES.**

HENRY P. HEDGES,
DAVID P. VAIL,
EVERETT A. CARPENTER,
JOHN L. SHERWOOD,
GEORGE C. GIBBS,
J. HENRY BARNES,
EDGAR WADE,
HERVEY T. HEDGES,
JOHN H. HUNT,
JOHN FORDHAM,

GABRIEL HALSEY,
JOHN SCOTT,
HENRY T. COOK,
ADDISON M. COOK,
ABRAHAM HALSEY,
HENRY E. HUNTING,
JAMES H. PIERSON,
OLIVER H. NICKERSON,
CHARLES W. RACKETT,
JONATHAN BAKER,

JOSEPH S. OSBORNE,
JEREMIAH H. MULFORD,
B. C. CARTWRIGHT,
JOHN J. HARRISON,
JOHN NUGENT,
HERBERT F. NICKERSON,
CHAS. W. OSBORNE,
JOHN M. HILDRETH,
GEO. C. RAYNOR,
FRANK H. PALMER.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$451,690 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States	\$60,000 00	\$61,000 00	\$67,650 00	
District of Columbia 3.65.....	100,000 00	179,908 75	184,000 00	
Cities in other States	46,000 00	46,688 75	46,460 00	
Cities in this State	55,000 00	57,366 00	66,000 00	
Counties in this State.....	25,000 00	25,000 00	25,000 00	
School districts	15,200 00	15,200 00	15,447 00	
	<u>\$361,200 00</u>	<u>\$385,118 50</u>	<u>\$404,557 00</u>	404,557 00
Banking house and lot, cost, \$3,895.55; book value, \$3,895.55; estimated present value.....				3,895 55
Other real estate, cost, \$18,744.78; book value, \$18,744.78; estimated present value				18,744 78
Cash on deposit in banks or trust companies.....				85,984 80
Cash on hand				9,178 20
Total of collectible interest.....				16,837 08
Amount of all other assets, viz.: Furniture and fixtures				750 00
				<u>\$986,636 85</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$877,290 00	
Interest credited or to be credited for the six months ending with December 31, 1897	16,442 24	
		\$893,732 24
Surplus		92,904 53
		<u>\$986,636 85</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$96,778 78
From depositors, not including interest credited	182,595 39
From interest on loans, deposits and investments.....	87,906 64
From rents from other real estate	88 68

SUFFOLK COUNTY.

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From mortgages.....	\$19,650 00
From redemption of stocks and bonds.....	6,000 00
From all other sources, viz.: Insurance.....	25 20
	<u>\$342,994 64</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$156,059 69
For loans on bonds and mortgages.....	18,850 00
For stocks and bonds purchased, par value, \$71,000; cost, including premiums, commissions etc.....	74,119 75
For interest (other than interest payments to depositors).....	423 56
For current expenses of the bank, viz.:	
For salaries.....	\$2,960 00
For expenses of banking house and rent of banking rooms.....	260 61
For other expenses.....	157 53
	<u>8,398 14</u>
For taxes on real estate, except banking house.....	50 86
For repairs and other incidental expenses on real estate, except banking house.....	84 00
Other payments, viz.:	
Street improvement.....	\$100 00
Commissions.....	40
Insurance.....	36 48
Bonds, treasurer and assistant treasurer.....	120 00
Repairs and miscellaneous items.....	139 26
	<u>896 14</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	95,162 50
	<u>\$342,994 64</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,839
Number of accounts opened or reopened during the year 1897.....	204
Number of accounts closed during the year 1897.....	147
Total number of deposits received during the year 1897.....	1,714
Total number of payments to depositors during the year 1897.....	1,456
Amount deposited during the year 1897, not including interest credited for that period.....	\$182,595 39
Amount withdrawn during the year 1897.....	156,059 69
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$16,058 71
January, 1898.....	10,442 24
	<u>82,500 95</u>
Average amount of each account January 1, 1898.....	814 81
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,180 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	14

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

113. SOUTHDOLD SAVINGS BANK, SOUTHDOLD.

[Incorporated 1858.]

JONATHAN B. TERRY, Vice-President.

H. HOWARD HUNTING, Treasurer

TRUSTEES.

BARNABAS H. BOOTH,
WILLIAM C. ALBERTSON,
H. HOWARD HUNTING,
SETH W. TUTHILL,
CLARENCE C. MILES,
WESLEY SMITH,

JOHN H. BROWN,
JONATHAN B. TERRY,
WILLIAM H. TERRY,
BENJAMIN H. REEVE,
SILAS F. OVERTON,

CHARLES E. OVERTON,
ABRAHAM F. LOWERRE,
EDWARD W. LATHAM,
GEORGE H. TERRY,
HENRY W. PRINCE,
WILLIAM A. FLEET.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,285,944 51
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$76,000 00	\$97,195 00	\$99,437 50	
State of Kansas.....	5,000 00	5,037 50	5,000 00	
Cities in this State.....	171,500 00	188,752 50	218,066 25	
Towns in this State.....	135,800 00	145,801 00	148,539 00	
Villages in this State.....	85,000 00	93,169 50	91,915 00	
School districts.....	124,720 00	131,585 12	134,386 30	
	<u>\$598,020 00</u>	<u>\$646,540 62</u>	<u>\$687,364 05</u>	687,364 05
Banking house and lot, cost, \$15,246.88; book value, \$9,000; estimated present value.....				9,000 00
Other real estate, cost, \$30,614.21; book value, \$30,614.21; estimated present value.....				30,614 21
Cash on deposit in banks or trust companies.....				173,293 09
Cash on hand.....				18,140 61
Total of collectible interest.....				24,716 53
Amount of all other assets, viz.: Safe and fixtures.....				500 00
				<u>\$2,228,573 99</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,840,718 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	25,253 02	
		\$1,875,971 88
Surplus.....		352,601 11
		<u>\$2,228,573 99</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$143,937 58
From depositors, not including interest credited.....	430,333 05
From interest on loans, deposits and investments.....	95,123 87
From rents from banking house.....	5 00
From rents from other real estate.....	1,590 65
From mortgages.....	98,392 00

SUFFOLK COUNTY.

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From redemption of stocks and bonds.....	\$36,780 00
From stocks and bonds sold, par value, \$16,666.65; amount received therefor.....	17,024 98
From real estate sold.....	5,287 00
	<hr/>
	\$817,891 11
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$380,392 84
For loans on bonds and mortgages.....	153,805 51
For stocks and bonds purchased, par value, \$72,000; cost, including premiums, commissions, etc.....	88,970 00
For interest (other than interest payments to depositors).....	556 50
For current expenses of the bank, viz.:	
For salaries.....	\$3,920 00
For expenses of banking house or rent of banking rooms.....	163 29
For other expenses.....	1,367 98
	<hr/>
	5,451 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,291 79
For taxes on real estate, except banking house.....	776 11
For repairs and other incidental expenses on real estate, except banking house.....	190 64
Other payments, viz.: Fixtures.....	23 75
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	190,488 70
	<hr/>
	\$817,891 11
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,890
Number of accounts opened or reopened during the year 1897.....	456
Number of accounts closed during the year 1897.....	870
Total number of deposits received during the year 1897.....	2,085
Total number of payments to depositors during the year 1897.....	2,238
Amount deposited during the year 1897, not including interest credited for that period.....	\$420,282 05
Amount withdrawn during the year 1897.....	880,392 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$34,159 85
January, 1898.....	35,253 02
	<hr/>
	69,412 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,922 96
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	80
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	5
Total amount of such accounts.....	\$38,454 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

TOMPKINS COUNTY.

114. ITHACA SAVINGS BANK, ITHACA.

[18 North Tioga street; incorporated 1868.]

ROGER B. WILLIAMS, President.

WILLIAM J. STORMS, Treasurer.

TRUSTEES.

JOHN H. SELKREG,
FREDERICK K. ANDRUS,
WILLIAM J. STORMS,
FRANKLIN C. CORNELL,JOHN C. GAUNTLETT,
LEVI KENNEY,
ROGER B. WILLIAMS,
DAVID B. STEWART,
HENRY L. HINCKLEY,CHARLES M. WILLIAMS,
CHARLES F. BLOOD,
ELIAS TREMAN,
EMMONS L. WILLIAMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$370,581 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$188,000 00	\$207,648 91	\$312,960 00
State of North Dakota.....	20,000 00	20,860 00	20,000 00
State of Idaho.....	10,000 00	11,100 00	10,500 00
State of Utah	5 000 00	5,256 50	5,100 00
State of Tennessee.....	50,000 00	44,750 00	45,000 00
Cities in other States	58,000 00	60,407 50	59,580 00
Cities in this State	59,853 19	62,162 39	60,854 81
Counties in this State	1,500 00	1,500 00	1,500 00
Towns in this State	112,600 00	119,204 16	120,162 00
Villages in this State	54,000 00	56,398 92	55,080 00
School districts.....	47,100 00	47,195 50	47,287 00
	<u>\$601,053 19</u>	<u>\$636,488 88</u>	<u>\$638,003 81</u>

638,003 81

Loans on pledge of securities, as authorized by chapter 689,
 Laws of 1892..... 500 00

Banking house and lot, cost, \$38,911.92; book value, \$40,000;
 estimated present value..... 40,000 00

Other real estate, cost, \$4,832.08; book value, \$3,000; estimated
 present value..... 3,000 00

Cash on deposit in banks or trust companies... 181,493 84

Cash on hand..... 5,066 01

Total of collectible interest 20,109 48

Amount of all other assets, viz.: Rents accrued 908 00

\$1,409,663 14

LIABILITIES.

Amount due depositors, viz.:

Principal \$1,186,768 59
 Interest credited or to be credited for the six months end-
 ing with December 31, 1897..... 16,428 58

\$1,203,197 17

Other liabilities, viz.: Repairs and lights..... 157 61

Surplus..... 206,307 36

\$1,409,663 14

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,
 before transactions of the day..... \$24,585 86
 From depositors, not including interest credited 565,163 37

TOMPKINS COUNTY.

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From interest on loans, deposits and investments.....	\$59,685 44
From rents from banking house.....	8,535 56
From mortgages.....	15,949 00
From redemption of stocks and bonds.....	71,872 20
From loans paid	225 00
From all other sources, viz.:	
Goodman farm	\$165 87
Suspense account.....	339 16
Profit and loss	18 00
	515 58
	<u>\$811,580 98</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$525,904 81
For loans on bonds and mortgages.....	38,672 00
For loans on pledge of securities	50 00
For stocks and bonds purchased, par value, \$100,725.58; cost, including premiums, commissions, etc.....	98,884 73
For interest (other than interest payments to depositors).....	894 01
For current expenses of the bank, viz :	
For salaries.....	\$6,118 00
For expenses of banking house or rent of banking rooms.....	2,949 53
For other expenses	1,066 78
	10,154 28
Other payments, viz.:	
Profit and loss, discrepancy in individual deposits.....	\$2 00
Furniture and fixtures.....	375 00
Shortage and discrepancy.....	84 30
	411 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	186,559 85
	<u>\$811,580 98</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,942
Number of accounts opened or reopened during the year 1897.....	1,497
Number of accounts closed during the year 1897.....	1,259
Total number of deposits received during the year 1897.....	11,106
Total number of payments to depositors during the year 1897.....	9,006
Amount deposited during the year 1897, not including interest credited for that period.....	\$565,162 87
Amount withdrawn during the year 1897.....	525,904 81
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$15,832 33
January, 1898.....	10,428 58
Credited at other periods.....	799 53
	88,060 43
Average amount of each account January 1, 1898	202 49
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,078 24
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	7
Number of accounts exceeding \$3,000, upon the whole of which interest is paid	2
Total amount of such accounts... ..	<u>\$21,995 15</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
8 per cent.

ULSTER COUNTY.

115. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[161 Canal street; incorporated 1899.]

DWIGHT DIVINE, President.

GEO. H. DUTCHER, Secretary and Treasurer.

TRUSTEES.

SAMUEL WILKINSON,
S. N. SMITH,
D. DIVINE,
W. H. DEYO,
JAMES W. DONALDSON,
JAMES LOUNSBERY,

I. N. COX,
H. J. SAILES,
A. P. DuBOIS,
U. E. TERWILLIGER,
MICHAEL MATTHEWS,
CLARK EATON,

GEORGE H. DUTCHER,
JOHN F. S. EASTGATE,
SILAS VAN WAGNER,
BENJ. R. BEVIER,
DWIGHT CLARK,
JOHN H. DAVIS,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$310,871 50
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$71,500 00	\$79,828 19	\$81,000 00	
State of North Dakota	10,000 00	10,325 00	10,700 00	
State of Missouri	10,000 00	10,094 85	10,000 00	
Cities in other States	12,000 00	13,076 20	12,970 00	
Cities in this State.....	10,000 00	10,450 00	10,000 00	
Counties in this State.....	70,000 00	73,104 45	71,950 00	
Towns in this State.....	163,200 00	169,976 13	165,885 00	
Villages in this State.....	61,000 00	62,425 14	62,770 00	
School districts.....	14,000 00	14,338 60	14,600 00	
	<u>\$421,700 00</u>	<u>\$442,613 56</u>	<u>\$439,435 00</u>	439,435 00
Banking house and lot, cost, \$27,620.05; book value, \$27,620.05; estimated present value.....				27,620 05
Cash on deposit in banks or trust companies.....				71,967 54
Cash on hand				5,488 26
Total of collectible interest.....				14,233 66
Amount of all other assets, viz.:				
Land contracts.....			\$445 25	
Rents accrued			183 61	
Furniture and fixtures.....			2,054 23	
				<u>2,683 09</u>
				<u>\$371,784 09</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$792,300 84
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,063 91
	<u>\$806,364 75</u>

Other liabilities, viz.:

Advertisement.....	\$7 50
Attorneys' fees.....	3 00
	<u>10 50</u>
Surplus.....	65,448 84

\$371,784 09

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$89,629 55
From depositors, not including interest credited	174,177 88
From interest on loans, deposits and investments	88,578 17
From rents from banking house	618 05
From mortgages	12,149 00
From redemption of stocks and bonds	16,500 00
From all other sources, viz.:	
Contracts	\$32 16
Insurance	84 62
Suspense	36 11
Profit and loss	66 61
	<u>169 50</u>
	<u><u>\$326,817 10</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$165,062 08
For loans on bonds and mortgages	87,750 00
For stocks and bonds purchased, par value, \$32,000; cost, including premiums, commissions, etc.	82,917 18
For interest (other than interest payments to depositors)	126 02
For current expenses of the bank, viz.:	
For salaries	\$2,323 23
For other expenses	2,323 58
	<u>4,686 91</u>
Other payments, viz.:	
Banking house (construction)	\$7,376 29
Suspense	175 78
Exchange	17 97
Furniture and fixtures	1,254 22
	<u>8,824 21</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	77,450 80
	<u><u>\$326,817 10</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	8,604
Number of accounts opened or reopened during the year 1897	414
Number of accounts closed during the year 1897	278
Total number of deposits received during the year 1897	2,846
Total number of payments to depositors during the year 1897	2,660
Amount deposited during the year 1897, not including interest credited for that period	\$174,177 88
Amount withdrawn during the year 1897	165,062 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$13,761 84
January, 1898	14,063 91
	<u>27,825 25</u>
Average amount of each account January 1, 1897	223 56
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,242 95
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	<u><u>5</u></u>

Rate per cent. of dividends or interest to depositors during the year 1897,
3, 3½ and 4 per cent.

116. KINGSTON SAVINGS BANK, KINGSTON.

[279 Wall street; incorporated 1874.]

HENRY C. CONNELLY, President.

CHARLES BURHANS, Treasurer.

TRUSTEES.

JAMES A. BETTS,
CHARLES BURHANS,
JOHN CHARLES,
HENRY C. CONNELLY,JOHN E. KRAFT,
ROBERT LOUGHRAN,
LUKE NOONE,
JOHN J. LINSON,
HOWARD OSTERHOUDT,MYRON TELLER,
LEVAN S. WINNE,
JOSEPH DeGRAFF,
DELANCEY N. MATTHEWS.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$618,615 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Washington warrants .	\$51,540 40	\$51,540 40	\$51,540 40	
State of Nebraska warrants....	35,674 73	35,674 73	35,674 73	
State of Iowa	42,499 89	42,826 09	42,499 39	
Cities in this State	101,000 00	101,150 00	104,100 00	
Counties in this State.....	39,000 00	39,446 50	39,140 00	
Towns in this State	61,400 00	64,839 73	63,752 00	
Villages in this State	66,300 00	68,925 00	68,995 00	
School districts.....	57,000 00	60,025 00	54,625 00	
	<u>\$453,314 52</u>	<u>\$464,427 44</u>	<u>\$464,526 53</u>	464,526 53
Banking house and lot, cost, \$5,281.75; book value, \$5,281.75; estimated present value.				5,281 75
Other real estate, cost, \$9,187.37; book value, \$9,187.37; estimated present value.				7,500 00
Cash on deposit in banks or trust companies.				68,615 42
Cash on hand.....				3,008 01
Total of collectible interest.....				27,519 67
Amount of all other assets, viz.:				
Assignment of decree of foreclosure to protect mortgage investment			\$2,022 18	
Insurance advanced			702 14	
Taxes advanced.....			350 62	
			<u>3,074 94</u>	3,144 94
				<u>\$1,196,311 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,078,628 01	
Interest credited or to be credited for the six months ending with December 31, 1897	17,890 65	
	<u>\$1,096,508 66</u>	
Surplus.		101,703 65
		<u>\$1,198,211 31</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.	\$22,533 89
From depositors, not including interest credited.	290,351 63
From interest on loans, deposits and investments.....	50,020 67
From rents from other real estate.	61 59
From mortgages.....	39,145 00

ULSTER COUNTY.

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From redemption of stocks and bonds.....	\$38,814 17
From loans paid.....	15,500 00
From real estate sold.....	1,100 00
From all other sources, viz.: Insurance repaid ..	844 24
	<hr/>
	\$668,291 15

PAYMENTS.

To depositors, including interest paid to them.....	\$349,875 20
For loans on bonds and mortgages.....	98,450 00
For loans on pledge of securities	15,500 00
For stocks and bonds purchased, par value, \$108,577.81; cost, including premiums, commissions, etc.....	109,050 22
For interest (other than interest payments to depositors).....	988 55
For current expenses of the bank, viz.:	
For salaries	\$2,800 00
For expenses of banking house or rent of banking rooms.....	550 00
For other expenses.....	1,217 90
	<hr/>
	4,567 90
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,785 78
For taxes on real estate, except banking house.....	51 22
For repairs and other incidental expenses on real estate, except banking house.....	78 56
Other payments, viz.:	
Banking house lot and miscellaneous items.....	\$6,121 67
Assignment of judgment of foreclosure to protect mortgaged interest.....	2,092 18
Insurance advanced	891 44
Loss on J. M. Roosa mortgage.....	265 00
	<hr/>
	9,870 29
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	71,623 48
	<hr/>
	\$668,291 15

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,563
Number of accounts opened or reopened during the year 1897.....	528
Number of accounts closed during the year 1897.....	406
Total number of deposits received during the year 1897.....	2,895
Total number of payments to depositors during the year 1897.....	3,665
Amount deposited during the year 1897, not including interest credited for that period.....	\$390,251 68
Amount withdrawn during the year 1897.....	349,875 20
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$16,904 81
January, 1898	17,880 65
	<hr/>
	34,784 96
Average amount of each account January 1, 1898.....	413 80
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	19,816 22
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	12

Rate per cent. of dividends or interest to depositors during the year 1897,
 2½ per cent.

117. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Main street; incorporated 1871.]

SOLOMON DEYO, President.

JACOB M. HASBROUCK, Secretary.

TRUSTEES.

JACOB LE FEVER,
J. J. HASBROUCK,
LEWIS H. WOOLSEY,
LOUIS HASBROUCK,
JESSE ELTING,

OSCAR HASBROUCK,
SOLOMON DEYO,
CHARLES M. HARCOURT,
JONATHAN DEYO,
JOHN J. HULL,

DANIEL BLACK,
JOHN W. DuBOIS,
ABRAM B. DuBOIS,
JOHN SCHMID,
LUTHER HASBROUCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$384,915 50
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$21,850 00	\$22,711 00	\$23,509 00	
State of Louisiana	15,000 00	15,150 00	15,150 00	
State of Nebraska warrants.....	39,334 76	38,238 29	38,334 76	
State of Washington warrants..	34,963 40	35,762 73	35,115 15	
State of Colorado warrants.....	53,166 50	53,166 50	53,166 50	
State of Idaho warrants.....	3,919 28	3,919 28	3,919 28	
Cities in this State.	127,274 00	142,164 51	139,717 44	
Counties in this State.....	45,000 00	46,363 20	45,680 00	
Towns in this State	189,326 00	204,699 11	203,469 00	
Villages in this State.....	54,375 00	57,026 74	57,831 25	
School districts.....	73,766 64	78,229 94	75,215 28	
	<u>\$656,975 58</u>	<u>\$697,422 30</u>	<u>\$691,307 66</u>	691,307 66
Banking house and lot, cost, \$10,097.16; book value, \$10,000; estimated present value.....				10,000 00
Other real estate, cost, \$21,617.77; book value, \$19,575; estimated present value.....				19,575 00
Cash on deposit in banks or trust companies.....				90,651 23
Cash on hand.....				20,914 81
Total of collectible interest.....				29,178 14
Amount of all other assets, viz.:				
Safe and furniture.....			\$4,000 00	
Insurance premium advanced.....			6 79	
Land contract.....			2,300 00	
Rentals due and accrued			98 00	
			<u>6,404 79</u>	
				<u>\$1,152,947 13</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$1,041,633 50
Interest credited or to be credited for the six months ending with December 31, 1897.....	20,029 10
	<u>\$1,061,662 60</u>
Surplus	91,284 53
	<u>\$1,152,947 13</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$118,807 03
From depositors, not including interest credited.....	177,573 86
From interest on loans, deposits and investments.....	51,194 00
From rents from banking house.....	193 00
From rents from other real estate	1,615 23

From mortgages	\$17,160 00
From redemption of stocks and bonds	150,709 53
From real estate sold	11,394 58
From all other sources, viz.:	
Insurance premium advanced	\$107 10
Land contracts	1,300 00
Profit and loss	398 88
Safe deposit box account	69 50
Ulster county warrants	864 85
Agreement for real estate sold	50 00
	<u>2,089 78</u>
	<u>\$530,636 09</u>

PAYMENTS.

To depositors, including interest paid to them	\$324,441 77
For loans on bonds and mortgages	11,475 00
For stocks and bonds purchased, par value, \$158,667.48; cost, including premiums, commissions, etc.	160,804 46
For interest (other than interest payments to depositors)	992 61
For current expenses of the bank, viz.:	
For salaries	\$2,696 66
For expenses of banking house or rent of banking rooms	307 49
For other expenses	850 78
	<u>3,894 93</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,369 58
For taxes on real estate, except banking house	187 06
For repairs and other incidental expenses on real estate, except banking house	1,784 54
Other payments, viz.:	
Insurance premium advanced	\$99 39
Land contracts	3,500 00
Exchange account	10 17
Suspense account	2 00
Profit and loss	3,598 54
	<u>7,210 10</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	111,566 04
	<u>\$530,636 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	2,084
Number of accounts opened or reopened during the year 1897	814
Number of accounts closed during the year 1897	258
Total number of deposits received during the year 1897	1,598
Total number of payments to depositors during the year 1897	1,687
Amount deposited during the year 1897, not including interest credited for that period	\$177,578 86
Amount withdrawn during the year 1897	324,441 77
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$20,223 94
January, 1898	20,029 10
	<u>40,253 04</u>
Average amount of each account January 1, 1898	509 04
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	3,290 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	11

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

118. RONDOUT SAVINGS BANK, RONDOUT.

[20 Ferry street; incorporated 1868.]

A. S. STAPLES, President.

L. L. OSTERHOUDT, Assistant Secretary.

TRUSTEES.

JAMES G. LINDSLEY,
A. S. STAPLES,
S. D. COYKENDALL,
A. A. CROSBY,

I. M. NORTH,
FREDERICK STEPHAN,
CHARLES BRAY,
FRANCIS H. GRIFFITHS,
WESLEY D. HALE,

JOHN W. SALZMAN,
ISAAC N. WEMER,
HENRY E. WIEBER,
THOS. C. COYKENDALL

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$591,869 75
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States	\$36,100 00	\$36,100 00	\$39,599 00	
State of Maryland	5,000 00	5,000 00	5,000 00	
Cities in this State	289,600 00	293,655 40	296,392 50	
Counties in this State	194,000 00	194,000 00	198,610 00	
Towns in this State	24,200 00	24,200 00	25,588 00	
Villages in this State	61,000 00	61,000 00	63,490 00	
School districts	40,000 00	40,000 00	40,000 00	
	<u>\$649,900 00</u>	<u>\$653,955 40</u>	<u>\$668,679 50</u>	668,679 50
Loans on pledge of securities, as authorized by chapter 682, Laws of 1893.....				2,000 00
Other real estate, cost, \$16,186.88; book value, \$16,478.47. estimated present value.....				16,750 00
Cash on deposit in banks or trust companies				127,814 95
Cash on hand				10,126 96
Total of collectible interest.....				23,210 96
Amount of all other assets, viz.: Rent.....				50 00
				<u>\$1,440,003 13</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,241,061 80	
Interest credited or to be credited for the six months ending with December 31, 1897.....	20,436 23	
		\$1,261,498 03
Surplus		178,504 09
		<u>\$1,440,003 13</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$180,194 70
From depositors, not including interest credited.....	464,036 30
From interest on loans, deposits and investments.....	57,305 41
From rents from other real estate.....	145 50
From mortgages	55,406 91
From redemption of stocks and bonds.....	24,700 00
From real estate sold.....	8,577 48

From all other sources, viz.:

Expenses	\$17 89	
Insurance repaid	276 16	
Taxes repaid	456 54	
Recording repaid	89 40	
Profit and loss (real estate)	67 53	
Repairs (real estate)	860 00	
		<u>\$1,267 51</u>
		<u><u>\$786,523 81</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$496,475 63
For loans on bonds and mortgages	68,550 00
For loans on pledge of securities	2,000 00
For stocks and bonds purchased, par value, \$62,300; cost, including premiums, commissions, etc.	66,485 40
For interest (other than interest payments to depositors)	519 51
For current expenses of the bank, viz.:	
For salaries	\$4,124 91
For expenses of banking house or rent of banking rooms	1,200 00
For other expenses	1,068 21
	<u>6,418 12</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	17,066 81
For taxes on real estate, except banking house	659 89
For repairs and other incidental expenses on real estate, except banking house	553 21
Other payments, viz.:	
Insurance advanced	\$286 67
Recording advanced	117 16
	<u>408 83</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	187,441 91
	<u><u>\$786,523 81</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	4,088
Number of accounts opened or reopened during the year 1897	950
Number of accounts closed during the year 1897	718
Total number of deposits received during the year 1897	4,969
Total number of payments to depositors during the year 1897	4,464
Amount deposited during the year 1897, not including interest credited for that period	\$464,026 80
Amount withdrawn during the year 1897	486,475 63
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$19,413 50
January, 1898	20,486 23
	<u>39,849 73</u>
Average amount of each account January 1, 1898	308 59
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	<u>8,600 00</u>

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

119. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, President.

JEREMIAH P. RUSSELL, Secretary.

TRUSTEES.

EGBERT WHITAKER,
JOHN W. DAVIS,
URIAH VAN ETTEN,
ALBERT CARNRIGHT.

GEORGE W. ELTING,
CHARLES DAVIS,
DANIEL LAMB,
JACOB VAN GELDER,
WESLEY SHULTIS,

JOHN W. SHULTS,
JAMES WELCH,
FRED. M. WELLS,
JAMES O. BEERS.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....				\$360,977 50
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$40,000 00	\$40,518 75	\$44,800 00	
State of Idaho.....	4,000 00	4,280 00	4,080 00	
State of Iowa.....	11,305 86	11,305 86	11,305 86	
Cities in this State.....	79,420 50	83,602 05	84,145 50	
Counties in this State.....	57,000 00	61,179 00	58,980 00	
Towns in this State.....	165,900 00	171,671 00	169,427 00	
Villages in this State.....	101,500 00	105,443 75	101,500 00	
School districts.....	2,900 00	2,900 00	2,900 00	
	<u>\$402,026 36</u>	<u>\$480,880 41</u>	<u>\$477,098 36</u>	477,098 36
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				24,550 00
Banking house and lot, cost, \$10,000; book value, \$6,000, estimated present value.....				6,000 00
Other real estate, cost, \$9,818.55; book value, \$9,818.55; estimated present value.....				7,500 00
Cash on deposit in banks or trust companies.....				178,684 19
Cash on hand.....				5,931 53
Total of collectible interest.....				20,923 17
Amount of all other assets, viz.: Insurance account.....				726 87
				<u>\$977,891 63</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$826,280 54	
Interest credited or to be credited for the six months ending with December 31, 1897.....		13,415 12	
		<u>\$839,695 66</u>	
Surplus.....			187,695 96
			<u>\$977,891 63</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$120,375 40
From depositors, not including interest credited.....	181,063 77
From interest on loans, deposits and investments.....	40,818 86
From rents from banking house.....	81 60

ULSTER COUNTY.

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From rents from other real estate.....	\$410 00
From mortgages.....	14,587 00
From redemption of stocks and bonds.....	46,174 86
From all other sources, viz.:	
Insurance repaid	\$439 85
Insurance repaid.....	251 83
Suspense account	100 00
Profit and loss.....	1,562 00
	<u>2,352 68</u>
	<u>\$405,164 09</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$180,489 08
For loans on bonds and mortgages.....	6,862 00
For stocks and bonds purchased, par value, \$32,705.86; cost, including premiums, commissions, etc.....	35,018 86
For current expenses of the bank, viz.:	
For salaries.....	\$1,850 00
For expenses of banking house or rent of banking rooms.....	199 41
For other expenses.....	717 59
	<u>2,767 00</u>
For taxes on real estate, except banking house ...	186 25
For repairs and other incidental expenses on real estate, except banking house.....	65 50
Other payments, viz.:	
Insurance advanced	\$529 18
Insurance advanced	155 50
Loss on mortgage.....	225 00
	<u>909 68</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	179,615 72
	<u>\$405,864 09</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,552
Number of accounts opened or reopened during the year 1897.....	810
Number of accounts closed during the year 1897.....	236
Total number of deposits received during the year 1897.....	2,869
Total number of payments to depositors during the year 1897.....	2,453
Amount deposited during the year 1897, not including interest credited for that period.....	\$181,063 77
Amount withdrawn during the year 1897.....	180,489 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$13,288 24
January, 1898.....	18,415 12
	<u>26,703 36</u>
Average amount of each account January 1, 1898.....	328 99
Larg-st amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,992 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	10

Rate per cent. of dividends or interest to depositors during the year 1897,
8½ per cent.

120. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street; incorporated 1851.]

F. J. R. CLARKE, First Vice-President.

JOHN B. ALLIGER, Treasurer.

TRUSTEES.

JOHN B. ALLIGER,
 PETER C. BLACK,
 HARRY R. BRIGHAM,
 FREDERICK J. R. CLARKE,
 GEORGE H. SHARPE,
 EMERY FREER,
 HENRY HARDY,

E. H. LOUGHRAN,
 JOHN L. McGRATH,
 JESSE MYER,
 ALTON B. PARKER,
 GEORGE J. SMITH,
 JOHN W. SEARING,
 EDGAR SNYDER,

JAMES VAN LEUVEN,
 DAVIS WINNE,
 GEORGE W. WASHBURN,
 NOAH WOLVEN,
 JOHN BRODHEAD,
 ALFRED P. LASHER,
 JAMES S. WINNE.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$265,403 57
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States	\$20,000 00	\$23,875 00	\$25,800 00
State of Utah	25,000 00	26,500 00	26,660 00
Cities in other States	89,000 00	92,449 30	94,411 90
Cities in this State	250,118 96	274,361 04	260,901 64
Counties in this State	144,000 00	151,218 80	150,178 30
Towns in this State	6,000 00	6,091 21	6,221 38
Villages in this State.....	181,000 00	189,546 54	188,214 10
School districts	13,800 00	14,128 00	14,140 20
	<u>\$678,918 96</u>	<u>\$728,169 89</u>	<u>\$716,527 52</u>

Banking house and lot, cost, \$75,000; book value, \$50,000; estimated present value..... 50,000 00
 Other real estate, cost, \$78,586.92; book value, \$78,586.92; estimated present value..... 52,000 00
 Cash on deposit in banks or trust companies.... 170,618 74
 Cash on hand 17,198 84
 Total of collectible interest..... 85,998 00
 Amount of all other assets, viz.: Rent due and unpaid..... 2,808 84

\$2,080,045 51**LIABILITIES.****Amount due depositors, viz.:**

Principal..... \$1,905,424 94
 Interest credited or to be credited for the six months ending with December 31, 1897..... 31,738 19

\$1,937,158 13

Surplus 92,887 88

\$2,030,045 51**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..... \$194,118 06
 From depositors, not including interest credited..... 455,218 87
 From interest on loans, deposits and investments..... 87,800 48
 From rents from banking house..... 2,000 00
 From rents from other real estate..... 3,415 01
 From mortgages..... 259,692 90
 From redemption of stocks and bonds..... 23,859 48
 From real estate sold..... 15,156 73

From all other sources, viz.:

From insurance advanced on mortgaged property.....	\$1,170 01	
From taxes advanced on mortgaged property.....	719 99	
Credited to profit and loss.....	12,584 40	
		<u>\$14,424 40</u>
		<u><u>\$1,052,665 87</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$414,260 88	
For loans on bonds and mortgages.....	218,870 09	
For stocks and bonds purchased, par value, \$171,200; cost, including premiums, commissions, etc.....	181,688 90	
For current expenses of the bank, viz.:		
For salaries.....	\$4,720 00	
For expenses of banking house or rent of banking rooms.....	2,036 68	
For other expenses.....	3,267 53	
		<u>10,014 15</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,785 94	
For taxes on real estate, except banking house.....	1,069 06	
For repairs and other incidental expenses on real estate, except banking house.....	1,748 82	
Other payments, viz.:		
Charged to profit and loss.....	\$608 54	
Losses on real estate sold.....	9,755 22	
For insurance on mortgaged property.....	1,035 32	
For taxes on mortgaged property.....	875 51	
100 small safes.....	250 00	
Storage vault.....	175 00	
Costs in bond suits.....	158 00	
New burglar proof safe.....	1,988 00	
Bank examination.....	185 00	
		<u>14,970 59</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	187,812 58	
		<u><u>\$1,052,665 87</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,579	
Number of accounts opened or reopened during the year 1897.....	960	
Number of accounts closed during the year 1897.....	780	
Total number of deposits received during the year 1897.....	8,690	
Total number of payments to depositors during the year 1897.....	4,206	
Amount deposited during the year 1897, not including interest credited for that period.....	\$455,213 87	
Amount withdrawn during the year 1897.....	414,260 88	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$30,858 31	
January, 1898.....	81,738 19	
		<u>62,591 50</u>
Average amount of each account January 1, 1898.....	847 22	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,844 80	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	9	
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	9	
Total amount of such accounts.....	<u>\$27,947 25</u>	

Rate per cent. of dividends or interest to depositors during the year 1897,
 3½ per cent.

WESTCHESTER COUNTY.

121. EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[20 East First street; incorporated 1871.]

JOSEPH S. CLARK, President.

GEO. D. ROCKWELL, First Vice-President.

TRUSTEES.

JOSEPH S. CLARK,
GEORGE D. ROCKWELL,
JOSIAH H. ZABRISKIE,
JESSE LANTZ,BURR DAVIS,
MARX WINTJEN,
THOMAS R. HODGE,
GEORGE H. BROWN,
JOSEPH S. WOOD,FERDINAND HOHN,
JAMES S. VAN COURT,
JOHN THURSTON,
MINOT C. KELLOGG.FINANCIAL.
RESOURCES.

Bonds and mortgages.....				\$148,635 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$108,500 00	\$116,604 80	\$114,800 00	
District of Columbia.....	10,000 00	12,500 00	11,400 00	
State of Maine.....	20,000 00	20,000 00	20,000 00	
Cities in this State.....	104,250 00	105,268 25	106,812 50	
Towns in this State.....	15,500 00	15,650 00	12,000 00	
School districts.....	66,250 00	70,311 75	69,065 00	
	<u>\$819,500 00</u>	<u>\$840,384 30</u>	<u>\$838,597 50</u>	<u>\$838,597 50</u>
Cash on deposit in banks or trust companies.....				46,558 84
Cash on hand.....				4,424 84
Total of collectible interest.....				5,975 30
				<u>\$589,181 48</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$511,403 40	
Interest credited or to be credited for the six months ending with December 31, 1897.....		8,232 55	
			<u>\$519,634 95</u>
Surplus.....			19,546 53
			<u>\$539,181 48</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$39,438 55
From depositors, not including interest credited.....	376,913 91
From interest on loans, deposits and investments.....	20,000 97
From mortgages.....	18,600 00
From redemption of stocks and bonds.....	84,250 00
From stocks and bonds sold, par value, \$10,000; amount received therefor.....	10,000 00
	<u>\$399,313 43</u>

PAYMENTS.

to depositors, including interest paid to them.....	\$389,840 84
on loans on bonds and mortgages	29,800 00
on stocks and bonds purchased, par value, \$78,000; cost, including premiums, commissions, etc.	75,906 25
or current expenses of the bank, viz.:	
For salaries	\$2,365 02
For expenses of banking house or rent of banking rooms.	400 00
For other expenses.....	417 14
	8,182 16
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	50,938 68
	<u>\$399,167 48</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,949
Number of accounts opened or reopened during the year 1897.....	626
Number of accounts closed during the year 1897	475
Total number of deposits received during the year 1897	5,152
Total number of payments to depositors during the year 1897.....	4,241
Amount deposited during the year 1897, not including interest credited for that period	\$276,918 91
Amount withdrawn during the year 1897.....	289,840 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$7,607 29
January, 1898.....	8,232 55
	15,839 84
Average amount of each account January 1, 1898.....	176 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,000 00

Rate per cent. of dividends or interest to depositors during the year 1897,
and 4 per cent.

122. THE GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, President.

CHARLES E. STORMS, Secretary.

TRUSTEES.

JOSEPH HASBROUCK,
W. TOMPKINS,
CHARLES G. STORMS,
WILLIAM H. LESTER,
THOMAS A. JEWELL,

JOHN BESSON,
THOMAS LOSEE,
ANTHONY S. LESTER,
THOMAS MAHER,
CHARLES P. McCLELLAND,

JOHN DINKEL,
SYLVESTER L. STORMS,
CHARLES E. STORMS,
HENRY E. BLISS,
CHARLES BEVERS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$78,189 42
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Par value.	Actual cost. Estimated market value.
United States	\$8,200 00 \$10,260 00 \$10,262 00
Bonds in this State.....	35,867 94 39,350 08 38,287 94
Stocks in this State.....	500 00 500 00 500 00
Blages in this State.....	2,000 00 2,220 00 2,000 00
	<u>\$46,557 94</u> <u>\$52,330 08</u> <u>\$51,079 94</u>
Cash on deposit in banks or trust companies.....	8,125 62
Cash on hand	601 80
Total of collectible interest	2,695 92

\$140,892 20

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$128,788 07	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,275 37	
		\$181,063 44
Surplus.....		9,628 76
		<u>\$140,692 20</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$6,376 40
From depositors, not including interest credited.....	78,033 82
From interest on loans, deposits and investments.....	6,507 99
From mortgages.....	4,650 00
From redemption of stocks and bonds.....	600 00
	<u>\$90,968 21</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$55,812 56
For loans on bonds and mortgages.....	11,839 42
For stocks and bonds purchased, par value, \$10,857.94; cost, including premiums, commissions, etc.....	12,925 06
For interest (other than interest payments to depositors).....	77 06
For current expenses of the bank, viz.:	
For salaries.....	\$650 00
For expenses of banking house or rent of banking rooms.....	240 00
For other expenses.....	647 17
	<u>1,537 17</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	8,726 93
	<u>\$90,968 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	869
Number of accounts opened or reopened during the year 1897.....	199
Number of accounts closed during the year 1897.....	128
Total number of deposits received during the year 1897.....	1,324
Total number of payments to depositors during the year 1897.....	866
Amount deposited during the year 1897, not including interest credited for that period.....	\$73,063 82
Amount withdrawn during the year 1897.....	55,812 56
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$2,005 96
January, 1898.....	2,275 37
	<u>4,281 33</u>
Average amount of each account January 1, 1898.....	147 43
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,090 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

123. THE HOME SAVINGS BANK, WHITE PLAINS.

[38 Railroad avenue; incorporated 1898.]

DAVID CROMWELL, President.

HARRY S. HAMILTON, Secretary.

TRUSTEES.STEPHEN W. SMITH,
EDWARD SCHIRMER,
JAMES H. MORAN,
F. HERBERT NOWILL,
HOWARD T. MONTGOMERY,
T. ELLWOOD CARPENTER,SAMUEL J. BARNES,
S. WOOD CORNELL,
HARVEY HUSTED,
ELIJAH C. SNIFFEN,
CHARLES P. SHERWOOD,
JEREMIAH T. LOCKWOOD,
ROCKWELL YOUNG,AARON RADICK,
DAVID CROMWELL,
WILLIAM B. TIBBITS,
WILLIAM HUNT GEDNEY,
BENEDICT J. CARPENTER,
HENRY P. GRIFFIN.**FINANCIAL.****RESOURCES.**

Bonds and mortgages.....				\$193,800 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$2,000 00	\$2,041 10	\$2,000 00	
State of Alabama.....	11,000 00	11,863 02	11,880 00	
State of Florida	400 00	436 82	436 00	
State of Louisiana	10,000 00	10,000 00	10,200 00	
Cities in this State	11,000 00	11,308 00	11,000 00	
Towns in this State	19,500 00	19,608 10	19,770 00	
Villages in this State.....	20,000 00	20,000 00	20,190 00	
School districts	68,516 60	69,177 44	60,415 26	
	<u>\$132,416 60</u>	<u>\$134,429 48</u>	<u>\$135,581 26</u>	135,581 26
Cash on deposit in banks or trust companies.....				24,927 12
Cash on hand.....				1,841 49
Total of collectible interest.....				8,489 96
				<u>\$358,839 83</u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$343,589 76	
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,987 47	
		\$349,527 23
Surplus		8,862 60
		<u>\$358,389 83</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand or in banks or trust companies January 1, 1897, before transactions of the day... ..	\$16,125 68
From depositors, not including interest credited.....	197,821 97
From interest on loans, deposits and investments.....	15,051 06
From mortgages	23,550 00
From redemption of stocks and bonds.....	26,866 66
	<u>\$278,415 37</u>

PAYMENTS.

To depositors, including interest paid to them	\$139,411 60
For loans on bonds and mortgages.....	64,850 00
For stocks and bonds purchased, par value, \$54,150; cost, including premiums, commissions, etc.. ..	55,069 84
For interest (other than interest payments to depositors)....	818 43

For current expenses of the bank, viz.:

For salaries	\$1,000 00	
For expenses of banking house or rent of banking rooms.....	300 00	
For other expenses.....	381 52	
		\$3,341 52

Other payments, viz.:

Taxes on surplus	\$4 88	
Return of trustees' fund	150 00	
		154 88

Cash on hand or in banks or trust companies December 31, 1897, after transactions of the day.....	26,768 61	
		<u>\$278,415 87</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	1,423	
Number of accounts opened or reopened during the year 1897.....	491	
Number of accounts closed during the year 1897.....	253	
Total number of deposits received during the year 1897.....	2,631	
Total number of payments to depositors during the year 1897.....	1,884	
Amount deposited during the year 1897, not including interest credited for that period.....	\$197,821 97	
Amount withdrawn during the year 1897.....	129,411 60	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$4,979 42	
January, 1898.....	5,937 47	
		10,916 89
Average amount of each account January 1, 1898	245 63	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,077 16	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers....	2	

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

124. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[South street; incorporated 1859.]

URIAH HILL, Jr., President.

JACOB M. SHIPLEY, Treasurer.

TRUSTEES.

URIAH HILL, Jr.,	HENRY L. ARMSTRONG,	FRANK M. DAIN,
SANFORD R. KNAPP,	IRA D. STRANG,	J. M. SHIPLEY,
FREDERICK LENT,	WARREN JORDAN,	EDWARD E. YOUNG,
JOHN B. WESTBROOK,	CHARLES C. KNIGHT,	EDWARD G. HALSEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,368,053 70	
Stock and bond investments, viz.:		

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$116,032 50	\$118,320 00
State of Connecticut	20,000 00	20,400 00	20,000 00
State of Missouri	2,000 00	2,080 00	2,000 00
State of Kansas.....	656 00	668 20	662 56
State of Maryland.....	15,500 00	16,430 00	15,500 00
State of North Dakota	50,000 00	53,730 00	51,500 00
State of South Dakota	52,500 00	53,062 50	53,000 00
State of Idaho	22,000 00	24,853 40	23,768 00
Wyoming Territory	5,000 00	6,375 00	6,400 00
State of Tennessee	10,000 00	8,725 00	9,000 00

WESTCHESTER COUNTY.

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bonds.	Par value.	Actual cost.	Estimated market value.
do.....	54,000 00	55,689 00	55,380 00 ✓
ia	30,000 00	21 750 00	23,850 00
.....	19,000 00	20,053 20	20,080 00
States	98,486 65	106,352 67	107,741 51
ate	147,500 00	174,935 00	184,845 00
s State.....	10,000 00	10,000 00	10,000 00
State	60,300 00	62,552 05	61,540 00
State	155,082 99	162,218 42	159,222 99
s.....	8,800 00	8,800 00	8,800 00
	<u>\$360,825 64</u>	<u>\$925,226 94</u>	<u>\$925,092 06</u>
			<u>\$926,092 06</u>
use and lot, cost, \$10,539.20; book value, \$20,000;			
present value.....			20,000 00
osit in banks or trust companies			157,798 99
d			21,228 50
ectible interest.....			25,814 64
			<u>\$2,418,982 89</u>

LIABILITIES.

depositors, viz.:	
.....	\$2,151,147 20
edited or to be credited for the six months	
ith December 31, 1897.....	40,171 21
	<u>\$2,191,818 41</u>
	227,664 48
	<u>\$2,418,982 89</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

d and in banks or trust companies, January 1,	
re transactions of the day.....	\$121,497 29
tors, not including interest credited.....	636,738 54
st on loans, deposits and investments.....	104,866 06
from banking house.....	888 75
ages.....	145,868 00
ption of stocks and bonds.....	47,587 17
state sold.....	7,150 00
	<u>\$1,068,485 81</u>

PAYMENTS.

s, including interest paid to them.....	\$614,566 98
bonds and mortgages	219,800 00
nd bonds purchased, par value, \$29,680.85; cost,	
premiums, commissions, etc.....	80,066 25
(other than interest payments to depositors).....	2,491 90
expenses of the bank, viz.:	
s.....	\$8,351 66
es of banking house or rent of banking rooms.....	1,265 75
xpenses	1,254 06
	<u>10,871 47</u>
late acquired by foreclosure, or in settlement of	
the bank.....	6,949 28
und other incidental expenses on real estate, except	
ouse.....	177 44
ents, viz.: Profit and loss.....	40 00
id and in banks or trust companies, December 31,	
ransactions of the day.....	179,022 49
	<u>\$1,068,485 81</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,711
Number of accounts opened or reopened during the year 1897.....	734
Number of accounts closed during the year 1897.....	530
Total number of deposits received during the year 1897.....	6,713
Total number of payments to depositors during the year 1897..	7,303
Amount deposited during the year 1897, not including interest credited for that period.....	\$636,733 54
Amount withdrawn during the year 1897.....	614,566 98
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$28,259 73
January, 1898.....	40,171 21
	78,430 94
Average amount of each account January 1, 1898.....	383 70
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,210 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	99
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	3
Total amount of such accounts.....	\$18,216 12

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

125. THE PEOPLE'S SAVINGS BANK, YONKERS.

[10 and 12 Getty square; incorporated 1866.]

CHARLES E. GORTON, President.

GEORGE W. COBB, Treasurer.

TRUSTEES.

JAMES P. SANDERS,
CHARLES E. GORTON,
FRANK O. HARTSHORN,
ROBERT H. NEVILLE,
ALONZO P. HAZARD,
CHARLES R. OTIS,

ALBERT C. BENEDICT,
CHARLES R. CULVER,
FRANK E. WHEELER,
GEORGE W. COBB,
HALCYON SKINNER,

RICHARD L. CONDON,
ETHELBERT B. EMBREE,
ALEXANDER SAUNDERS,
GUSTAV SCHLUETER,
GEORGE VANDERLYN,
STEPHEN T. BELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$967,650 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Idaho.....	\$15,000 00	\$16,125 00	\$16,300 00	
State of Louisiana.....	15,000 00	15,000 00	15,235 00	
Cities in this State.....	118,000 00	123,655 00	123,805 00	
Counties in this State.....	15,000 00	15,306 25	15,300 00	
Towns in this State.....	41,020 00	44,488 57	42,623 20	
Villages in this State.....	224,888 61	231,159 85	233,528 61	
School districts.....	190,001 69	198,626 37	200,305 85	
	<u>\$618,910 30</u>	<u>\$644,256 04</u>	<u>\$650,987 66</u>	650,987 66
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				50,000 00
Banking house and lot, cost, \$36,308.87; book value, \$25,978.55; estimated present value.....				34,500 00
Other real estate, cost, \$2,800.28; book value, \$2,668.11; estimated present value.....				2,800 00
Cash on deposit in banks or trust companies.....				129,721 68

WESTCHESTER COUNTY.

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Cash on hand.....	\$18,450 94
Total of collectible interest.....	16,046 79
Amount of all other assets, viz.: Rents accrued.....	125 00
	<u>\$1,765,282 02</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,652,570 06
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,698 44
	<u>\$1,682,268 50</u>
Surplus.....	83,013 52
	<u>\$1,765,282 02</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$107,776 18
From depositors, not including interest credited.....	626,815 20
From interest on loans, deposits and investments.....	69,648 41
From rents from banking house.....	1,220 00
From rents from other real estate.....	240 00
From mortgages.....	21,700 00
From redemption of stocks and bonds.....	25,848 87
From loans paid.....	127,000 00
	<u>\$979,248 61</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$516,708 85
For loans on bonds and mortgages.....	108,550 00
For loans on pledge of securities.....	120,000 00
For stocks and bonds purchased, par value, \$4,520; cost, including premiums, commissions, etc.....	87,802 25
For interest (other than interest payments to depositors).....	529 70
For current expenses of the bank, viz.:	
For salaries.....	\$5,628 00
For expenses of banking house or rent of banking rooms.....	958 76
For other expenses.....	812 21
	<u>7,398 97</u>
For taxes on real estate, except on banking house.....	50 69
For repairs and other incidental expenses on real estate, except banking house.....	85 58
Other payments, viz.:	
Steel chest and folding gate.....	\$335 00
Metal top rail, etc.....	175 00
	<u>510 00</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	148,172 57
	<u>\$979,248 61</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,575
Number of accounts opened or reopened during the year 1897.....	1,603
Number of accounts closed during the year 1897.....	1,119
Total number of deposits received during the year 1897.....	9,975
Total number of payments to depositors during the year 1897.....	6,264

Amount deposited during the year 1897, not including interest credited for that period.....	\$626,815 30
Amount withdrawn during the year 1897.....	516,708 85
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$28,124 08
January, 1898.....	29,698 44
	57,823 47
Average amount of each account January 1, 1898.....	801 75
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	8,166 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	15

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.

126. THE PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Corner North Main and Willett streets; incorporated 1865.]

SAMUEL K. SATTERLEE, First Vice-President.

HERMAN L. MARSHALL, Cashier.

TRUSTEES.

WILLIAM P. ABENDROTH,
DANIEL STRANG,
THOMAS B. PECK,
JOHN MILLER,
SAMUEL K. SATTERLEE,

JOHN F. MILLS,
WILLIAM RYAN,
ELLWOOD BURDSALL,
MAURICE DILLON,
OLARENCE SACKETT,
EDWIN F. STUDWELL,

H. L. MARSHALL,
JOHN W. McCARTY,
JOSIAH N. WILCOX,
CHAS. H. TIBBITS,
JOHN LEONARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$451,923 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$125,000 00	\$148,831 88	\$147,000 00
State of Indiana.....	30,000 00	31,065 00	30,600 00
Cities in other States.....	30,000 00	31,500 00	32,700 00
Cities in this State.....	191,500 00	198,891 25	198,015 00
Counties in this State.....	18,000 00	18,765 00	18,300 00
Towns in this State.....	46,116 00	47,663 92	46,116 00
Villages in this State.....	52,000 00	53,132 50	53,440 00
School districts.....	32,000 00	32,680 00	32,000 00
	<u>\$524,616 00</u>	<u>\$563,529 55</u>	<u>\$558,231 00</u>
Banking house and lot, cost, \$44,082.06; book value, \$36,500; estimated present value.....			36,500 00
Cash on deposit in banks or trust companies.....			93,075 23
Cash on hand.....			5,453 07
Total of collectible interest.....			7,816 54
			<u>\$1,152,996 83</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,023,532 67
Interest credited or to be credited for the six months ending with December 31, 1897.....	15,987 88
	<u>\$1,039,520 49</u>
Surplus.....	113,478 34
	<u>\$1,152,998 83</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$65,469 74
From depositors, not including interest credited	405,470 18
From interest on loans, deposits and investments	45,087 53
From mortgages	56,060 00
From redemption of stocks and bonds	19,952 50
From all other sources, viz.: Drafts destroyed or lost, payment stopped	26 00
	<hr/>
	\$592,015 94

PAYMENTS.

To depositors, including interest paid to them	\$409,812 55
For loans on bonds and mortgages	68,950 00
For stocks and bonds purchased, par value, \$13,425; cost, including premiums, commissions, etc.	18,425 00
For current expenses of the bank, viz.:	
For salaries	\$4,850 00
For expenses of banking house or rent of banking rooms	873 66
For other expenses	1,076 44
	<hr/>
	6,800 10
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	98,528 29
	<hr/>
	\$592,015 94

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	4,400
Number of accounts opened or reopened during the year 1897	831
Number of accounts closed during the year 1897	688
Total number of deposits received during the year 1897	6,841
Total number of payments to depositors during the year 1897	5,770
Amount deposited during the year 1897, not including interest credited for that period	\$405,470 18
Amount withdrawn during the year 1897	409,812 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$15,672 04
January, 1898	15,967 82
	<hr/>
	31,639 86
Average amount of each account January 1, 1898	286 25
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate	4,597 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers	20

Rate per cent. of dividends or interest to depositors during the year 1897,
 $\frac{3}{4}$ per cent.

127. SING SING SAVINGS BANK, SING SING.

[197 Main street; incorporated 1854.]

STEPHEN M. SHERWOOD, President.**SETH G. ELLEGOOD, Secretary.****TRUSTEES.****JOHN HOAG,
GILBERT M. TODD,
AARON L. YOUNG,
THEO. HENRY CALAM,****DANIEL D. MANGAM,
STEPHEN M. SHERWOOD,
WILLIAM H. HELM,
ISAAC B. NOXON,
HENRY O. NELSON,****C. TOWNSEND YOUNG,
ISAAC SECOR,
ANTHONY B. MURRAY,
RANDOLPH ACKER.****FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$393,598 07
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$120,000 00	\$124,070 00	\$141,600 00
Cities in other States.....	30,000 00	33,875 75	33,475 00
Cities in this State	227,500 00	256,115 00	252,305 00
Counties in this State.....	60,000 00	60,000 00	60,475 00
Towns in this State.....	88,000 00	95,714 55	95,160 00
Villages in this State	40,000 00	41,400 00	42,000 00
School districts	43,000 00	44,604 00	44,475 00
	<u>\$608,500 00</u>	<u>\$655,779 30</u>	<u>\$669,490 00</u>
Banking house and lot, cost, \$8,000; book value, \$8,000; estimated present value.....			6,000 00
Other real estate, cost, \$2,000; book value, \$2,000; estimated present value.....			2,000 00
Cash on deposit in banks or trust companies.....			109,607 57
Cash on hand.....			9,188 61
Total of collectible interest.....			30,581 57
			<u><u>\$1,720,465 83</u></u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$1,474,500 05
Interest credited or to be credited for the six months ending with December 31, 1897.....	27,589 92
	<u>\$1,502,179 97</u>
Surplus.....	218,285 85
	<u><u>\$1,720,465 83</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$43,070 44
From depositors, not including interest credited	477,335 28
From interest on loans, deposits and investments.....	70,094 98
From mortgages.....	64,298 93
From redemption of stocks and bonds.....	9,000 00
From all other sources, viz.: Profit and loss.....	169 70
	<u><u>\$663,864 83</u></u>

PAYMENTS.

To depositors, including interest paid to them...	\$496,052 55
For loans on bonds and mortgages.....	75,050 00
For stocks and bonds purchased, par value, \$34,000; cost, including premiums, commissions, etc.	85,807 50
For interest (other than interest payments to depositors).....	893 89
For current expenses of the bank, viz.:	
For salaries	\$4,400 00
For expenses of banking house or rent of banking rooms.	480 00
For other expenses	1,057 67
	5,937 67
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,000 00
For taxes on real estate, except banking house.....	70 66
For repairs and other incidental expenses on real estate, except banking house.....	130 09
Other payments, viz.: Profit and loss.....	126 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	118,796 18
	<hr/> \$663,864 33 <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898	8,828
Number of accounts opened or reopened during the year 1897.	660
Number of accounts closed during the year 1897	459
Total number of deposits received during the year 1897.....	4,806
Total number of payments to depositors during the year 1897.	4,129
Amount deposited during the year 1897, not including interest credited for that period.....	\$477,235 28
Amount withdrawn during the year 1897.	496,052 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$36,493 69
January, 1898	27,589 92
	54,083 81
Average amount of each account January 1, 1898.....	885 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,490 20
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers....	82

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

**128. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY,
MAMARONECK.**

[Main street; incorporated 1887.]

BRADFORD RHODES, President.

THOMAS J. MEIGHAN, Secretary.

TRUSTEES.

BRADFORD RHODES,
SAMUEL G. PURDY,
THOMAS J. MEIGHAN,
JONATHAN CARPENTER,
RICHARD C. CORNELL,

SPENCER H. CONE,
THOMAS BREWER,
JOSEPH H. McLOUGHLIN,
WM. SAMUEL JOHNSON,

WILLIAM A. BOYD,
DAVID F. BRITT,
REUBEN G. BREWER,
BURTON C. MEIGHAN,
CHARLES F. GRIFFEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$186,408 55
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Towns in this State.....	\$34,899 88	\$35,059 88	\$34,899 88	
School districts.....	22,000 00	22,508 52	22,000 00	
	<u>\$56,899 88</u>	<u>\$57,568 40</u>	<u>\$56,899 88</u>	
				56,899 88
Cash on deposit in banks or trust companies				86,488 57
Cash on hand.....				1,818 05
Total of collectible interest.....				2,879 61
Amount of all other assets, viz.: Furniture and fixtures.....				1,000 00
				<u>\$285,484 66</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal		\$219,336 90	
Interest credited or to be credited for the six months ending with December 31, 1897		3,022 47	
			\$222,408 67
Other liabilities, viz.:			
Gas for December.....		\$7 35	
Advertising		9 50	
Envelopes.....		10 90	
			27 75
Surplus.....			18,048 24
			<u>\$285,484 66</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$36,413 49
From depositors, not including interest credited.....	183,550 54
From interest on loans, deposits and investments	9,808 23
From rents from banking house.....	240 00
From mortgages.....	12,741 88
From redemption of stocks and bonds.....	4,500 00
	<u>\$196,847 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$119,850 74
For loans on bonds and mortgages.....	23,804 93
For stocks and bonds purchased, par value, \$12,828.88; cost, including premiums, commissions, etc.....	12,828 88

For current expenses of the bank, viz.:

For salaries	\$3,570 00	
For expenses of banking house or rent of banking rooms.	850 00	
For other expenses.....	480 00	
		\$3,400 00

Other payments, viz.:

Furniture and fixture account.....	\$156 25	
Profit and loss account.....	10 21	
		166 46

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	88,296 63	
		\$196,847 63

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,239	
Number of accounts opened or reopened during the year 1897.....	227	
Number of accounts closed during the year 1897	160	
Total number of deposits received during the year 1897.....	2,095	
Total number of payments to depositors during the year 1897.....	1,980	
Amount deposited during the year 1897, not including interest credited for that period.....	\$132,550 54	
Amount withdrawn during the year 1897.....	119,850 74	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$2,678 90	
January, 1898.....	8,022 47	
		5,701 87
Average amount of each account January 1, 1898.....	179 79	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,427 84	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8	

Rate per cent of dividends or interest to depositors during the year 1897, 3 and 8½ per cent.

129. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Broadway; incorporated 1853.]

BENSON FERRIS, President.

ELMORE T. WILSEA, Treasurer.

TRUSTEES.

BENSON FERRIS,
ISAIAH WASHBURN,
ELIAS MANN,
RICHARD B. COUTANT,

GEORGE SILVER,
ABRAHAM A. COLES,
GEORGE B. NEWTON,
MOSES W. TAYLOR,
DAVID SILVER,

WILLIAM A. BURNHAM,
EUGENE BARNES,
ISAAC REQUA,
FRANK V. MILLARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$716,628 00	
Stock and bond investments, viz.:		

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$120,000 00	\$139,331 25	\$145,900 00
District of Columbia.....	50,000 00	48,100 00	54,000 00
Cities in other States.....	80,000 00	84,688 00	84,200 00
Cities in this State.....	279,000 00	289,762 80	297,055 00
Counties in this State.....	40,000 00	40,000 00	40,000 00
Towns in this State.....	72,500 00	75,074 75	73,175 00
Villages in this State.....	221,000 00	240,180 85	236,660 00
School districts	47,900 00	48,713 90	48,594 00
	\$1,020,400 00	\$1,065,851 55	\$1,069,584 00
			1,069,584 00

Banking house and lot, cost, \$9,085; book value, \$30,700; estimated present value.....	\$30,700 00
Other real estate, cost, \$16,539.45; book value, \$17,372.94; estimated present value.....	17,372 94
Cash on deposit in banks or trust companies.....	142,116 20
Cash on hand.....	86,189 97
Total of collectible interest.....	25,474 48
Amount of all other assets, viz.: Land contracts.....	2,246 00
	<u>\$3,080,211 59</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,770,480 17
Interest credited or to be credited for the six months ending with December 31, 1897	22,800 24
	<u>\$1,803,280 41</u>
Surplus.....	226,931 18
	<u>\$2,030,211 59</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$156,183 16
From depositors, not including interest credited.....	518,193 03
From interest on loans, deposits and investments.....	88,275 18
From rents from other real estate.....	765 00
From mortgages.....	75,800 00
From redemption of stocks and bonds.....	156,788 96
	<u>\$1,020,455 23</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$593,473 55
For loans on bonds and mortgages	124,900 00
For stocks and bonds purchased, par value, \$82,850; cost, including premiums, commissions, etc.....	86,570 50
For current expenses of the bank, viz.:	
For salaries.....	\$2,250 00
For expenses of banking house or rent of banking rooms.....	206 53
For other expenses.....	4,009 11
	<u>6,557 63</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	11,539 45
For taxes on real estate, except banking house	253 43
For repairs and other incidental expenses on real estate, except banking house.....	18 75
Other payments, viz.:	
Accrued interest.....	\$637 75
Paid on account of work on new bank building.....	18,900 00
	<u>18,937 75</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	178,306 17
	<u>\$1,020,455 23</u>

WESTCHESTER COUNTY.

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STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,298
Number of accounts opened or reopened during the year 1897.....	645
Number of accounts closed during the year 1897.....	544
Total number of deposits received during the year 1897.....	4,908
Total number of payments to depositors during the year 1897.....	4,776
Amount deposited during the year 1897, not including interest credited for that period	\$548,198 08
Amount withdrawn during the year 1897.....	598,472 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897	\$32,567 48
January, 1898.....	82,800 24
	65,467 66
Average amount of each account January 1, 1898.....	488 17
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,651 90
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent. of dividends or interest to depositors during the year 1897,
4 per cent.

130. YONKERS SAVINGS BANK, YONKERS.

[16 South Broadway; incorporated 1854.]

ROBERT P. GETTY, President.

LYMAN COBB, Jr., Cashier.

TRUSTEES.

ROBERT P. GETTY,
J. HENRY WILLIAMS,
JACOB READ,
S. FRANCIS QUICK,
JAMES H. WELER,

WILLIAM H. THORNE,
LEANDER READ,
ROBERT L. STEWART,
R. EICKEMEYER, Jr.,
JOHN EYLER,
ALBERT L. SKINNER,

WALTER H. PADDOCK,
F. W. R. ESCHMANN,
JOHN O. CAMPBELL,
Le GRAND W. KETCHUM,
CHAR. T. HULBERT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,445,110 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$300,000 00	\$226,010 55	\$232,375 00
Cities in other States.....	50,000 00	54,625 00	52,500 00
Cities in this State	676,000 00	695,958 84	720,996 00
Counties in this State.....	61,000 00	61,000 00	61,000 00
Towns in this State.....	17,000 00	17,000 00	17,000 00
Villages in this State.....	113,000 00	116,880 88	117,050 00
School districts	69,000 00	71,701 70	70,500 00
	\$1,186,000 00	\$1,242,671 42	\$1,271,415 00

Banking house and lot, cost, \$59,538.04; book value, \$7,021.84; estimated present value	85,500 00
Other real estate, cost, \$17,475.66; book value, \$17,475.66; estimated present value.....	17,500 00
Cash on deposit in banks or trust companies.....	156,686 20
Cash on hand.....	11,184 11
Total of collectible interest.....	25,670 88

Amount of all other assets, viz.:

Rents accrued.....	\$25 00	
Insurance advanced.....	6 30	
		<u>\$31 30</u>
		<u><u>\$3,968,096 94</u></u>

LIABILITIES.**Amount due depositors, viz :**

Principal.....	\$3,698,711 61	
Interest credited or to be credited for the six months ending with December 31, 1897.....	49,465 46	
		<u>\$3,742,177 07</u>
Surplus		<u>220,919 87</u>
		<u><u>\$3,963,096 94</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day	\$119,836 88
From depositors, not including interest credited.....	689,688 07
From interest on loans, deposits and investments.....	123,669 21
From rents from banking house.....	1,087 57
From rents from other real estate.....	280 00
From mortgages.	106,103 51
From redemption of stocks and bonds.....	320,500 00
From stocks and bonds sold, par value, \$100,000; amount received therefor	112,750 00
From all other sources, viz :	
Real estate sold.....	\$13,296 53
Insurance premium returned.....	6 25
Sale of old vault door.	25 00
Sale of old heater.....	8 00
	<u>18,325 78</u>
	<u><u>\$1,887,441 87</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$644,570 06
For loans on bonds and mortgages.....	818,950 10
For stocks and bonds purchased, par value, \$234,000; cost, including premiums, commissions, etc.....	240,253 30
For interest (other than interest payments to depositors).....	265 47
For current expenses of the bank, viz.:	
For salaries	\$9,018 93
For expenses of banking house or rent of banking rooms.	5,303 96
For other expenses.....	1,393 30
	<u>15,711 19</u>
For taxes on real estate, except banking house ..	530 63
For repairs and other incidental expenses on real estate, except banking house.....	6 00
Other payments, viz.:	
Insurance advanced.....	\$6 30
Loss by robbery.....	4,287 90
	<u>4,294 20</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day	<u>167,870 81</u>
	<u><u>\$1,887,441 87</u></u>

Lawrence Savings Bank.....	340,356 48	302,113 87	405 00	37,808 11	1,180	153	121	74,380 98	66,636 76	10,573 26	1,240 83
Northbrook Savings Bank.....	8,895,591 84	8,038,531 94	.....	971,059 40	18,141	1,471	1,696	1,461,164 68	1,617,026 17	297,706 52	14,944 52
Rhinbeck Savings Bank.....	517,400 90	456,130 58	.....	61,270 32	1,947	232	194	88,983 99	15,337 31	2,879 73	2,879 73
Wapplingers Savings Bank, Wap- plingers Falls.....	352,007 27	304,853 94	2,900 00	44,254 33	1,195	151	138	94,852 66	81,327 36	10,562 78	2,477 85
Totals.....	\$12,210,461 23	\$10,976,605 03	\$14,379 30	\$1,269,676 90	27,262	3,147	2,780	\$2,202,784 00	\$2,237,030 01	\$401,191 41	\$29,965 59
ERIE COUNTY.											
Buffalo Savings Bank.....	\$13,883,879 68	\$11,724,183 96	.....	\$2,161,695 72	27,531	4,850	5,006	\$3,714,934 27	\$3,777,038 98	\$63,898 95	\$37,859 13
Empire State Sav. Bk., Buffalo.....	22,457,728 83	19,634,012 75	.....	2,823,711 08	49,833	11,249	9,471	8,157,268 61	7,879,492 01	280,876 47	8,025 30
Erle County Sav. Bk., Buffalo.....	4,179,063 73	3,767,131 58	.....	411,931 15	7,170	1,107	1,142	1,346,769 76	1,371,501 84	24,731 08	99,801 65
Western Savings Bank, Buffalo.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17,400 05
Totals.....	\$41,166,243 57	\$35,715,311 67	.....	\$5,450,931 90	88,516	18,167	16,617	\$13,453,890 31	\$13,317,960 87	\$1,320,775 72	\$102,706 18
FULTON COUNTY.											
Fulton Co. Sav. Bk., Johnstown.....	\$76,100 71	\$70,812 68	\$396 72	\$4,901 31	643	66	217	\$36,373 11	\$30,346 74	\$2,514 80	\$394 22
Catskill Savings Bank.....	\$1,350,355 60	\$1,161,995 62	.....	\$188,559 98	3,557	652	541	342,342 97	\$310,017 38	\$37,291 41	\$4,020 79
JEFFERSON COUNTY.											
Carthage Savings Bank.....	\$107,351 04	\$105,157 86	.....	\$2,163 18	735	133	96	\$34,139 68	\$33,070 53	\$1,069 24	\$478 06
Jefferson County Savings Bank.....	2,708,664 66	2,431,140 13	.....	277,794 53	11,876	1,806	1,460	517,409 21	558,365 32	\$4,921 26	11,067 00
Watertown Savings Bank.....	95,922 22	86,354 75	.....	667 47	833	226	85	99,328 74	37,594 43	2,114 82	821 01
Totals.....	\$2,912,307 92	\$2,631,352 74	.....	\$280,625 19	12,944	2,167	1,643	\$391,347 63	\$426,843 33	\$50,844 32	\$12,366 07
KINGS COUNTY.											
Brevort Savings Bank.....	\$336,577 86	\$336,356 77	.....	\$491 00	3,183	943	585	\$232,390 61	\$240,365 73	\$16,576 68	\$3,175 89
Brooklyn Savings Bank.....	36,334,796 57	31,754,375 07	.....	4,781,423 30	96,925	9,125	8,307	5,015,548 73	7,174,243 51	1,111,593 46	72,000 00
City Savings Bank of Brooklyn.....	1,449,856 98	1,171,846 73	\$14 86	267,578 28	4,365	1,811	779	321,281 07	379,745 26	30,934 14	5,029 96
Dime Savings Bank of Brooklyn.....	23,336,834 48	21,414,470 42	.....	1,924,364 06	55,780	8,424	8,271	5,484,774 45	5,451,498 31	770,346 46	62,640 84
Dime Savings Bank of Wabash.....	2,854,643 12	2,615,014 77	.....	239,628 35	7,983	1,734	2,966	1,057,333 17	965,477 10	68,856 61	12,268 10
East Brooklyn Savings Bank.....	2,675,033 59	2,446,433 39	.....	228,600 20	9,265	1,739	1,739	689,604 92	657,195 70	82,367 74	14,323 72
Eastern Dist. Sav. Bk., Brooklyn.....	99,781 31	93,084 83	.....	6,696 48	1,220	1,068	224	117,105 17	46,426 86	1,745 27	113 25
East N. Y. Sav. Bank, Brooklyn.....	967,731 00	865,750 56	7,750 00	96,187 16	3,802	940	787	334,468 33	313,872 64	28,590 46	5,784 57
Germania Savings Bank, Kings County, Brooklyn.....	3,264,011 07	3,046,180 48	.....	217,830 59	9,131	1,624	1,219	1,051,408 08	998,492 56	103,825 84	39,907 94
Greater N. Y. Sav. Bk., Brooklyn.....	4,192,905 60	3,846,526 13	32,313 55	315,763 35	15,713	2,117	2,112	1,623,296 02	1,591,151 51	126,572 23	19,767 23
Greater N. Y. Sav. Bk., Brooklyn.....	6,120 98	6,107 13	.....	13 85	11	11	4	6,464 38	1,091,857 25	.....	.....
Greenpoint Sav. Bk., Brooklyn.....	3,131,338 58	2,739,751 67	.....	391,586 91	9,149	1,552	1,768	975,461 44	1,009,237 19	96,567 72	20,058 96
Kings County Sav. Inst'n, Brooklyn.....	6,184,526 75	5,626,304 23	.....	555,222 52	11,074	1,604	1,632	1,649,792 31	1,534,765 53	200,846 76	20,042 59
South Brooklyn Sav. Institution.....	15,737,347 43	13,737,476 74	.....	1,999,871 68	28,705	4,776	4,545	3,461,253 96	3,061,253 96	301,944 31	44,754 00
Williamsburg Sav. Bk., Brooklyn.....	36,361,942 91	29,432,375 60	.....	6,909,567 31	74,697	10,042	9,905	7,457,419 14	8,019,625 86	1,054,077 43	69,140 27
Totals.....	\$137,513,383 07	\$119,963,797 83	\$40,078 21	\$17,511,407 08	293,771	48,963	45,468	\$33,364,458 51	\$33,343,027 84	\$4,277,676 57	\$385,313 54
MAHON COUNTY.											
Onondaga Savings Bank.....	\$97,821 16	\$82,665 04	\$3,302 21	\$11,833 91	3,784	840	751	\$317,016 62	\$336,175 01	\$29,370 68	\$3,919 73
MONROE COUNTY.											
East Side Savings Bk., Rochester.....	\$5,125,499 71	\$2,906,500 46	\$5,300 00	\$214,699 25	7,201	1,735	1,622	\$1,189,030 77	\$1,257,331 41	\$108,257 38	\$22,690 94
Mechanics' Sav. Bank, Rochester.....	2,160,064 02	1,945,674 06	6,472 68	213,917 28	3,686	560	562	536,812 77	952,324 49	73,966 90	15,199 12

Statement of the Condition of the Savings Banks of the State of New York, etc.—(Continued).

NAME.	Total resources July 1, 1897.	Due depositors July 1, 1897.	Other liabilities July 1, 1897.	Surplus July 1, 1897.	Open accounts July 1, 1897.	Accounts opened during the year ending with June 30, 1897.	Accounts closed during the year ending with June 30, 1897.	Deposits received during the year ending with June 30, 1897, not including interest credited.	Amount withdrawn during the year ending with June 30, 1897.	Amount of interest for year ending with June 30, 1897.	Current expenses for year ending June 30, 1897.
Monroe Co. Sav. Bank, Rochester	\$10,962,318 72	\$9,832,272 64	\$29,000 00	\$1,501,046 08	18,008	9,737	3,194	\$9,178,746 75	\$3,200,405 91	\$946,839 57	\$7,858 84
Rochester Savings Bank	17,870,830 16	16,178,750 95	56,206 52	1,635,882 69	35,390	6,923	6,399	4,435,537 74	4,435,890 44	604,080 84	56,947 12
Totals	\$28,833,148 88	\$25,991,023 59	\$85,206 52	\$3,136,928 77	53,398	16,660	9,593	\$13,614,284 49	\$7,636,296 35	\$1,550,920 41	\$13,905 96
MONTGOMERY COUNTY.											
Amsterdam Savings Bank	\$968,144 57	\$919,799 25		\$48,345 32	5,311	1,300	1,011	\$206,611 44	\$438,797 28	\$26,035 42	\$6,107 31
NEW YORK COUNTY.											
American Savings Bank, N. Y.	\$918,777 29	\$882,688 02	\$36,089 27	\$35,084 27	4,121	823	811	\$873,693 04	\$90,389 22	\$26,456 26	\$8,905 35
Bk. for Savs. in the City of N. Y.	61,046,475 21	54,239,593 54		6,806,911 67	124,684	17,330	15,193	9,454,702 54	9,790,955 67	1,500,715 43	98,314 43
Bowery Savings Bank, N. Y.	69,840,329 53	60,801,387 66		8,938,991 87	116,992	20,214	17,030	13,395,418 54	12,124,963 54	2,187,309 02	122,211 98
Broadway Sav. Institution, N. Y.	3,677,019 00	5,192,854 72		484,164 28	8,145	7,988	9,066	1,292,362 69	1,474,757 07	187,378 96	19,317 50
Citizens' Savings Bank, N. Y.	12,465,659 16	11,005,392 13		1,460,164 65	30,117	7,061	8,333	3,714,583 69	4,396,369 19	382,001 98	58,144 11
Dodder Savings Bank, N. Y.	1,000,000 00	1,000,000 00		0 00	0 00	0 00	0 00	0 00	0 00	0 00	0 00
East River Sav. Inst'n, New York	20,733,357 87	18,714,962 74		2,018,395 13	53,182	13,891	13,310	5,899,282 95	6,371,066 62	611,058 72	62,044 32
East River Sav. Inst'n, New York	15,585,212 42	13,365,449 91		2,219,762 51	17,832	13,311	12,992	3,878,075 55	3,734,061 04	471,856 46	33,785 39
Excelsior Ind. Savings Bk., N. Y.	60,138,765 14	51,720,867 07		8,418,878 07	83,128	14,735	14,294	13,574,756 53	15,324,737 00	1,658,945 85	124,785 59
Franklin Sav. Bank, New York	2,684,841 41	1,978,139 83		76,701 59	7,447	2,314	1,822	1,101,750 62	1,192,365 68	57,127 56	17,811 82
Franklin Sav. Bank, New York	7,680,602 49	6,865,195 28		818,407 21	26,281	5,356	5,234	2,497,809 55	2,751,706 79	213,377 73	31,745 07
Greenwich Sav. Bank, New York	42,302,049 79	38,689,132 21		3,612,917 58	92,027	16,277	14,501	10,981,391 01	10,628,376 25	1,961,067 61	98,791 09
Harlem Savings Bank, New York	96,301,460 86	84,575,967 53		8,724,493 33	98,767	13,523	10,647	7,146,816 39	7,553,102 03	1,066,114 57	28,335 77
Harlem Savings Bank, New York	7,425,800 58	6,585,697 57		843,103 52	26,486	6,733	6,498	3,631,944 32	3,114,175 35	226,967 53	28,310 64
Merchants' Clerks' Savings Bank, New York	9,035,477 91	8,131,605 99		903,871 92	13,815	1,974	1,636	3,657,416 66	3,985,103 73	371,324 16	28,585 67
Irving Savings Institution, N. Y.	7,558,580 42	6,791,485 35		767,095 07	13,751	2,030	1,624	2,032,459 02	1,735,624 47	341,186 06	28,626 77
Italian Savings Bank, New York	9,401,946 34	8,400,800 65		1,001,145 69	18,541	600	1,110	69,810 23	29,564 99	555 41	58,081 61
Manhattan Sav. Inst'n, N. Y.	9,524,799 14	8,466,172 15		1,057,726 99	18,541	2,887	2,610	2,777,228 35	3,048,365 86	267,490 82	58,081 61
Metropolitan Sav. Bank, N. Y.	5,778,673 83	5,216,011 73		562,662 30	9,853	1,485	1,189	1,622,779 41	1,662,867 16	185,336 22	185,336 22
New York Savings Bank, N. Y.	13,077,546 25	10,971,594 90		2,105,951 35	19,725	3,706	2,962	2,897,557 30	2,605,270 47	182,369 98	52,091 04
North River Savings Bank, N. Y.	46,034,804 25	40,985,673 13		7,794,828 12	72,395	10,384	2,210	7,338,739 27	7,401,841 53	1,894,410 63	86,017 58
Seaman Sav. Bank, N. Y.	881,554 80	881,554 80		0 00	0 00	0 00	0 00	0 00	0 00	0 00	0 00
Union Dime Sav. Bank, N. Y.	16,940,557 13	16,113,464 29		827,092 84	64,488	13,667	12,372	5,423,103 69	5,096,575 47	541,167 68	79,896 01
U. S. Savings Bank, New York	469,501 66	467,341 64		2,160 12	5,346	1,949	2,136	888,586 35	897,441 41	12,486 06	9,199 77
Washington Savings Bank, N. Y.	525,495 04	501,888 27		20,606 77	5,762	683	582	296,485 80	299,072 19	15,354 82	5,883 73
West Side Savings Bank, N. Y.	\$468,398,574 20	\$464,561,275 75	\$3,812 44	\$3,812,045 01	908,128	103,567	150,741	\$104,078,409 47	\$105,606,206 17	\$13,865,531 89	\$1,193,843 56
Totals	\$468,398,574 20	\$464,561,275 75	\$3,812 44	\$3,812,045 01	908,128	103,567	150,741	\$104,078,409 47	\$105,606,206 17	\$13,865,531 89	\$1,193,843 56

* Has not begun business.

REPORT ON SAVINGS BANKS.

Statement of the Condition of the Savings Banks of the State of New York, etc. — (Concluded).

NAME.	Total resources July 1, 1897.	Due depositors July 1, 1897.	Other liabilities July 1, 1897.	Surplus July 1, 1897.	Open accounts July 1, 1897.	Accounts opened during the year ending with June 30, 1897.	Accounts closed during the year ending with June 30, 1897.	Deposits received during the year ending with June 30, 1897, not including interest credited.	Amount withdrawn during the year ending with June 30, 1897.	Amount of interest credited and paid for the year ending with June 30, 1897.	Current expenses for year ending June 30, 1897.
RICHMOND COUNTY.											
Richmond County Savings Bank.	\$171,531 32	\$166,322 21	.....	\$5,209 31	1,121	367	329	\$31,817 42	\$118,521 77	\$3,885 42	\$2,110 14
West New Brighton	1,346,965 12	1,101,595 47	\$1,709 97	144,369 68	4,806	929	477	546,338 54	517,066 28	35,579 74	10,069 10
Staten Island Sav. Bk., Stapleton	\$1,418,496 64	\$1,397,917 68	\$1,079 97	\$149,498 99	5,427	1,396	806	\$677,675 96	\$636,478 05	\$39,415 16	\$12,179 24
Totals	\$1,979,910 11	\$1,885,735 95	\$31 60	\$141,122 56	7,330	1,448	1,423	\$659,948 32	\$690,318 67	\$60,321 96	\$5,692 98
SCHENECTADY COUNTY.											
Schenectady Savings Bank	\$220,691 48	\$200,381 09	.....	\$11,300 89	1,825	329	319	\$112,060 16	\$103,086 65	\$6,144 96	\$1,759 49
SENECA COUNTY.											
Seneca Falls Savings Bank	\$2,373,669 46	\$2,131,408 29	.....	\$242,261 17	5,494	998	884	\$713,984 55	\$664,085 93	\$78,901 56	\$7,996 00
Riverhead Savings Bank	987,090 29	851,523 09	.....	86,427 30	2,781	188	102	167,728 17	160,492 31	\$1,678 72	3,261 04
Sag Harbor Savings Bank	2,134,576 05	1,791,254 29	.....	383,321 76	3,299	381	372	361,022 61	379,172 26	67,748 91	5,221 26
Southold Savings Bank	\$5,085,195 80	\$4,774,185 67	.....	\$662,010 13	11,574	1,567	1,418	\$1,242,730 23	\$1,194,310 50	\$178,328 99	\$16,458 30
Totals	\$1,344,589 63	\$1,139,843 82	\$78 38	\$204,667 38	5,716	1,488	1,319	\$325,147 12	\$338,308 70	\$82,624 27	\$9,712 64
TOWNSEND COUNTY.											
Ithaca Savings Bank	\$842,468 88	\$775,945 78	.....	\$66,548 15	3,488	425	361	\$167,368 41	\$152,699 79	\$27,287 92	\$5,710 86
Ellenville Savings Bank	1,184,915 79	1,085,508 81	.....	96,407 42	2,579	533	439	406,179 81	376,078 18	33,410 49	4,605 10
Kingston Savings Bank	1,141,101 69	1,054,319 79	.....	86,781 89	2,046	344	266	306,039 23	228,172 88	40,368 66	3,640 90
New Paltz Savings Bank	1,390,527 06	1,235,594 07	\$25 00	175,291 99	3,969	907	642	438,188 96	401,274 88	38,180 99	6,710 90
Rondout Savings Bank	1,845,645 17	1,615,680 14	.....	184,586 49	5,471	388	338	384,852 52	368,819 45	38,845 42	2,710 80
Saugerties Savings Bank	1,967,669 83	1,866,680 14	.....	90,329 63	2,474	364	799	413,799 80	379,714 66	60,569 92	9,740 06
Ulster Co. Sav. Bk., Kingston	\$7,403,544 44	\$6,738,064 81	\$25 00	\$650,494 63	30,000	3,363	2,544	\$1,815,368 06	\$1,731,849 84	\$226,643 90	\$30,969 21
Totals	\$302,802 56	\$285,074 26	.....	\$17,728 69	2,868	647	455	\$276,398 97	\$261,961 80	\$14,968 60	\$9,073 45
WESTCHESTER COUNTY.											
East Chester Sav. Bk., Mt. Vernon	127,869 43	118,359 58	.....	9,499 85	1,830	84	69	61,121 85	58,579 39	3,948 27	1,362 82
Greenburgh Sav. Bk., Dobbs Ferry	14,251 08	136,515 62	.....	1,719 96	1,307	490	282	181,008 63	153,864 88	9,646 23	2,261 06
Wicowasset Sav. Bk., The Village	2,321,470 13	2,100,514 87	220,655 26	6,388	745	388	661,568 58	666,772 11	76,774 47	10,289 97
Freekill Savings Bank								

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ONTARIO COUNTY.										1896.		1897.	
Ontario Co. Savings Bank, Rome.										2,084	727	1,778	19
Rome Savings Bank, Rome.										1,181	1,181	1,181	71
Savings Bank of Utica, The										31,431	8,828	2,990	186,564
Totals.....										\$31,981.08	10,936	\$23,269.57	\$1,930.79
ONONDAGA COUNTY.										1896.		1897.	
Onondaga Co. Sav. Bk., Syracuse.										\$12,698,799.69	7,938	6,401	\$4,297,943.80
Saratoga Savings Bank.....										8,360,550.01	2,035	1,088	174,990.47
Syracuse Savings Bank.....										\$28,446.05	3,523	3,085	3,346,331.60
Totals.....										\$21,064,370.42	11,511	9,574	\$7,812,726.87
ORANKE COUNTY.										1896.		1897.	
Cornwall Savings Bank.....										\$84,307.15	115	88	\$70,419.37
Goshen Savings Bank.....										668,579.29	248	248	188,318.78
Middletown Savings Bank.....										1,007,721.55	906	800	416,315.10
Newburgh Savings Bank.....										7,003,621.16	1,324	1,324	1,037,548.43
Walden Savings Bank.....										349,314.19	228	322	92,806.94
Warwick Savings Bank.....										727,630.17	260	261	166,539.28
Totals.....										\$10,665,800.70	3,215	2,913	\$1,949,517.62
OWEGO COUNTY.										1896.		1897.	
Fulton Savings Bank.....										\$578,145.18	645	455	\$298,023.85
Owego City Savings Bank.....										1,383,339.00	1,030	885	508,542.83
Owego County Savings Bank.....										1,194,429.24	9-2	763	439,312.32
Totals.....										\$3,270,492.82	2,637	2,103	\$1,291,367.48
PUTNAM COUNTY.										1896.		1897.	
Putnam Co. Sav. Bk., Brewster.										\$238,929.12	206	217	\$93,381.62
QUEEN'S COUNTY.										1896.		1897.	
College Point Savings Bank.....										\$334,717.80	195	173	\$145,373.09
Jamaica Savings Bank.....										1,311,912.87	468	307	362,766.89
Long Island City Savings Bank.....										500,679.88	2,468	2,107	661,573.32
Queens Co. Sav. Bank, Flushing.										529,908.88	72	72	179,397.88
Rocklyn Savings Bank.....										444,410.00	450	342	121,884.69
Union Savings Bk. of Patchogue.										21,851.30	277	6	81,986.64
Totals.....										\$4,218,392.08	4,081	3,008	\$1,466,280.78
RENSSELAER COUNTY.										1896.		1897.	
State Savings Bank, Troy.....										\$1,019.61	53	53	\$14,362.51
Troy Savings Bank.....										8,040,760.99	3,208	2,981	1,674,834.37
Totals.....										\$9,040,780.60	3,266	3,084	\$1,675,084.37

REPORT ON SAVINGS BANKS.

Statement of the Condition of the Savings Banks of the State of New York, etc. — (Continued).

NAME.	Total resources July 1, 1897.	Due depositors July 1, 1897.	Other liabilities July 1, 1897.	Surplus July 1, 1897.	Open accounts July 1, 1897.	Accounts opened during the year ending with June 30, 1897.	Accounts closed during the year ending with June 30, 1897.	Deposits received during the year ending with June 30, 1897, not including interest credited.	Amount withdrawn during the year ending with June 30, 1897.	Amount of interest credited and paid for the year ending with June 30, 1897.	Current expenses for year ending June 30, 1897.
RICHMOND COUNTY.											
Richmond County Savings Bank.	\$171,531 32	\$166,322 21	.....	\$5,209 31	1,121	367	329	\$31,317 42	\$118,521 77	\$3,885 42	\$2,110 14
West New Brighton	1,346,965 12	1,101,595 47	\$1,709 97	144,269 68	4,896	929	477	546,338 54	517,966 28	35,579 74	10,060 10
Staten Island Sav. Bk., Stapleton											
Totals	\$1,418,496 64	\$1,267,917 68	\$1,079 97	\$149,498 99	5,927	1,296	806	\$677,675 96	\$636,478 05	\$39,415 16	\$12,179 24
SCHENECTADY COUNTY.											
Schenectady Savings Bank	\$1,979,910 11	\$1,828,725 95	\$31 60	\$141,122 56	7,230	1,643	1,423	\$659,948 32	\$630,318 67	\$60,321 36	\$5,682 98
SENECA COUNTY.											
Seneca Falls Savings Bank	\$20,691 43	\$20,391 09	.....	\$11,330 39	1,325	329	319	\$112,060 16	\$103,938 65	\$6,144 96	\$1,759 49
SURFOLK COUNTY.											
Riverhead Savings Bank	\$2,373,669 46	\$2,131,408 29	.....	\$242,261 17	5,494	998	884	\$713,984 65	\$664,085 93	\$78,901 36	\$7,990 00
Sag Harbor Savings Bank	937,920 29	851,523 09	.....	86,427 20	2,731	183	162	167,723 17	159,432 31	31,678 72	3,251 04
Southold Savings Bank	2,134,576 05	1,791,254 29	.....	333,321 76	3,299	381	372	391,022 51	373,172 26	67,748 91	5,221 26
Totals	\$5,496,195 89	\$4,774,185 67	.....	\$662,010 13	11,574	1,567	1,418	\$1,242,739 33	\$1,194,310 50	\$175,328 99	\$16,458 30
TOWN OF TOWN.											
Ithaca Savings Bank	\$1,344,389 53	\$1,139,843 82	\$78 38	\$204,667 38	5,716	1,498	1,319	\$325,147 12	\$338,308 70	\$82,524 27	\$9,713 64
ULSTER COUNTY.											
Ellenville Savings Bank	\$942,463 88	\$775,945 73	.....	\$166,518 15	3,495	425	261	\$167,308 41	\$152,699 79	\$27,237 92	\$5,710 86
Kingsford Savings Bank	1,134,915 75	1,038,508 81	.....	96,407 42	2,579	533	434	306,179 81	376,078 18	33,410 49	4,545 10
New Paltz Savings Bank	1,141,101 69	1,054,319 79	.....	86,781 89	2,046	344	266	296,039 33	228,772 88	40,398 66	3,940 90
Rondout Savings Bank	1,390,527 06	1,305,504 07	\$25 00	175,297 99	3,969	907	642	438,188 96	401,274 88	38,590 99	6,770 40
Shaufert Savings Bank	1,946,645 26	1,812,106 77	.....	134,538 49	2,439	230	138	183,962 85	193,309 45	26,485 92	2,501 89
Ulster Co. Sav. Bk., Kingston	1,567,600 88	1,865,680 14	.....	90,320 69	6,474	954	799	415,799 90	379,114 66	60,569 32	5,740 06
Totals	\$7,463,534 44	\$6,735,064 81	\$25 00	\$650,494 63	20,000	3,363	2,544	\$1,815,396 06	\$1,731,849 84	\$226,643 91	\$30,909 21
WESTCHESTER COUNTY.											
East Chester Sav. Bk., Mt. Vernon	\$502,802 95	\$485,074 26	.....	\$17,728 69	2,598	647	455	\$276,386 97	\$251,961 80	\$14,068 60	\$5,073 45
Greenburgh Sav. Bk., Dobbs Ferry	127,849 43	118,359 58	.....	9,489 85	1,939	94	59	61,121 85	78,379 39	3,948 27	1,592 52
Home Sav. Bk., Two, White Plains	314,251 08	306,515 62	.....	7,716 96	1,307	400	282	181,493 65	153,964 98	9,246 23	2,391 06
Peekskill Savings Bank	2,321,470 15	3,100,514 97	225,650 26	5,368	745	585	681,968 55	656,772 11	76,774 47	10,280 57

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First Union Nat. Bank, New York	1,772,115 25	1,427,025 24	175,089 25	2,305 25	1,257 25	1,162 25	872,525 27	212,575 28	197,425 28	7,815 28
Bank of the City of New York	1,478,125 25	1,421,125 24	.....	57,000 25	2,727 25	625 25	252 25	444,525 28	212,575 28	197,425 28	8,191 28
The Union Savings Bank of New York	314,000 25	310,000 24	.....	4,000 25	1,200 25	251 25	190 25	125,525 28	125,525 28	125,525 28	2,201 28
Westerly County, Massachusetts	2,017,000 25	1,757,015 24	.....	260,000 25	1,200 25	1,005 25	777 25	584,997 27	584,997 27	584,997 27	8,394 28
Yonkers Savings Bank	2,879,417 61	2,605,665 75	.....	273,752 61	10,018 61	1,005 61	777 61	584,997 27	584,997 27	584,997 27	11,124 28
Totals	\$12,694,011 21	\$11,749,855 54	.....	\$1,114,177 67	89,404 67	6,741 67	5,155 67	\$1,525,020 54	\$31,064,566 45	\$31,064,566 45	\$58,708 28
Grand totals of the State	\$698,671,000 20	\$741,474,945 93	.....	\$67,855,777 23	1,785,415 23	254,304 23	287,487 23	\$207,455,301 61	\$208,871,957 06	\$208,871,957 06	\$25,485,899 89

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ALBANY COUNTY.				
Albany City Savings Institution, The.....	\$2,985,857 48	\$2,741,989 30	.....	\$243,868 18
Albany County Savings Bank.....	5,622,681 70	5,315,947 49	\$50,271 00	256,463 21
Albany Exchange Savings Bank, The.....	1,578,477 86	1,408,597 17	13,341 94	161,538 75
Albany Savings Bank.....	22,736,620 06	20,354,686 81	.....	2,372,283 25
Cohoes Savings Institution.....	1,960,427 07	1,813,896 67	140 85	146,290 54
Home Savings Bank of the City of Albany..	2,126,922 51	2,021,270 18	1,450 98	104,201 50
Mechanics and Farmers' Sav. Bk., Albany..	2,434,214 97	2,028,378 67	18,813 21	387,023 09
Mechanics' Savings Bank, Cohoes.....	838,425 56	785,820 55	.....	52,595 01
Nat. Sav. Bank of the City of Albany, The..	9,037,390 52	8,295,351 17	.....	744,039 35
Totals.....	\$49,311,017 73	\$44,758,387 86	\$84,017 99	\$4,468,611 88
BROOME COUNTY.				
Binghamton Savings Bank, The.....	\$2,032,888 14	\$1,887,721 55	.....	\$145,166 59
Chenango Val. Sav. Bk., The, Binghamton..	775,484 00	690,859 14	.....	84,624 86
Totals.....	\$2,808,372 14	\$2,578,580 69	.....	\$229,781 45
CAYUGA COUNTY.				
Auburn Savings Bank.....	\$2,739,194 44	\$2,378,683 36	.....	\$360,511 08
Cayuga County Savings Bank, Auburn.....	1,502,279 84	1,339,341 37	.....	162,938 47
Totals.....	\$4,241,474 28	\$3,718,024 73	.....	\$502,449 55
CHEMUNG COUNTY.				
Elmira Savings Bank.....	\$65,200 33	\$64,986 56	.....	\$213 77
COLUMBIA COUNTY.				
Hudson City Savings Institution, The.....	\$2,706,801 35	\$2,387,870 91	.....	\$318,930 44
CORTLAND COUNTY.				
Cortland Savings Bank.....	\$1,416,747 02	\$1,326,328 46	.....	\$90,418 56
DUTCHESS COUNTY.				
Fishkill Savings Institute.....	\$212,725 77	\$198,643 18	.....	\$14,082 59
Mattenawan Savings Bank.....	219,242 47	206,284 44	\$1,642 61	11,315 42
Mechanics' Sav. Bk., The, Fishkill-on-Hud..	1,684,882 99	1,486,193 15	9,907 95	188,781 89
Pawling Savings Bank.....	339,022 72	301,633 30	455 00	36,934 42
Poughkeepsie Savings Bank, The.....	9,301,823 92	8,256,921 99	.....	944,901 93
Rhinebeck Savings Bank.....	532,222 08	470,623 59	.....	61,598 49
Wappingers Sav. Bank, The, Wapp's Falls..	361,668 15	315,067 29	2,900 60	43,600 54
Totals.....	\$12,553,588 08	\$11,235,566 94	\$14,805 56	\$1,303,215 58
ERIE COUNTY.				
Buffalo Savings Bank, The.....	\$14,594,773 61	\$12,362,194 56	.....	\$2,232,579 05
Empire State Savings Bank, of Buffalo.....	710,336 47	679,423 73	.....	30,912 74
Erie County Savings Bank, Buffalo.....	23,369,842 08	20,432,408 17	.....	2,916,933 86
Western Savings Bank, Buffalo.....	4,442,643 13	3,970,865 81	.....	471,777 32
Totals.....	\$43,117,097 24	\$37,464,892 27	.....	\$5,652,204 97
FULTON COUNTY.				
Fulton County Savings Bank, Johnstown..	\$64,818 19	\$59,202 01	\$173 07	\$5,443 11
GREENE COUNTY.				
Catskill Savings Bank.....	\$1,432,133 33	\$1,236,935 61	.....	\$195,177 72
JEFFERSON COUNTY.				
Carthage Savings Bank, The.....	\$113,248 81	\$110,848 86	.....	\$2,399 95
Jefferson County Savings Bk., Watertown..	2,855,459 03	2,567,543 47	.....	287,915 56
Watertown Savings Bank.....	147,644 19	146,108 47	.....	1,535 72
Totals.....	\$3,116,352 03	\$2,824,500 80	.....	\$291,851 23
KINGS COUNTY.				
Brevoort Savings Bank, Brooklyn.....	\$395,949 26	\$392,773 68	.....	\$3,175 58
Brooklyn Savings Bank.....	37,660,081 46	32,541,776 56	.....	5,118,304 90
Bushwick Savings Bank, The, Brooklyn..	1,340,120 35	1,294,505 85	.....	45,614 50
City Savings Bank of Brooklyn, The.....	695,080 89	676,129 15	.....	18,951 74
Dime Savings Bank, The, Brooklyn.....	23,947,081 16	21,956,440 47	.....	1,990,640 69
Dime Savings Bk. of Williamsburgh, The, Brooklyn.....	3,068,494 06	2,841,403 19	.....	227,090 87
East Brooklyn Savings Bank, Brooklyn..	2,780,742 84	2,538,013 28	.....	242,729 56
Eastern District Savings Bank of the City of Brooklyn.....	122,529 59	121,810 89	.....	718 70
East New York Savings Bank, Brooklyn..	1,010,497 28	901,988 17	\$7,790 00	108,509 11
Germania Sav. Bk., Kings Co., Brooklyn..	3,402,802 82	3,146,470 93	.....	256,331 89

State of New York on the morning of January 1, 1898.

Number of open ac- counts January 1, 1898.	Number of accounts opened or reopened in the year 1897.	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
4,325	756	522	\$709,776 37	\$623,599 21	\$98,432 69	\$7,000 00	\$3,000 00
7,843	1,631	1,154	1,705,280 47	1,345,836 04	191,214 59	6,505 02	4,708 62
1,934	379	287	503,386 40	376,422 16	49,823 35	4,999 92	3,007 95
32,520	5,793	8,900	4,925,202 71	4,045,731 63	740,647 41	31,197 54	17,691 50
5,041	1,019	682	431,682 38	463,600 67	66,178 04	2,100 00	1,996 80
3,484	1,078	593	865,434 54	515,310 89	86,942 15	4,250 00	5,412 10
4,694	533	552	339,782 25	351,580 87	75,545 47	3,600 00	2,318 82
1,610	301	269	187,366 70	190,950 35	28,968 57	2,450 00	531 59
11,113	2,302	2,042	2,486,834 74	2,197,519 66	301,859 99	10,200 00	6,451 53
72,564	13,710	10,001	\$12,154,716 56	\$10,050,551 48	\$1,619,612 26	\$72,302 48	\$45,229 51
8,643	1,574	745	\$1,218,615 69	\$954,594 50	\$56,561 80	\$7,200 00	\$2,836 40
6,806	283	815	174,635 93	178,163 21	9,874 99	4,400 00	2,170 54
15,449	1,857	1,560	\$1,893,251 62	\$1,132,757 71	\$66,436 29	\$11,600 00	\$3,006 94
8,608	1,602	1,294	\$975,084 10	\$897,285 39	\$76,189 73	\$8,720 00	\$4,021 11
5,667	1,572	1,014	785,088 69	697,545 73	42,037 48	4,862 50	2,625 03
14,265	2,974	2,308	\$1,760,172 79	\$1,384,831 17	\$118,177 21	\$13,582 50	\$6,646 14
873	244	112	\$36,683 16	\$50,086 94	\$651 33	\$799 96	\$2,605 52
6,984	1,219	1,063	\$586,754 31	\$538,711 79	\$76,344 69	\$7,216 66	\$1,622 83
5,908	1,568	1,119	\$678,718 15	\$562,547 12	\$45,184 27	\$4,400 00	\$1,505 53
661	55	41	\$29,510 36	\$22,069 38	\$7,233 84	\$725 00	\$323 26
741	157	116	74,595 12	54,113 89	6,772 60	600 00	682 62
3,517	436	354	318,901 04	285,101 89	54,061 08	4,560 56	1,971 71
1,139	164	154	67,732 90	61,785 53	10,701 76	860 00	517 11
18,460	2,168	1,665	1,674,121 36	1,610,554 86	63,427 45	10,779 50	5,891 93
1,988	256	190	87,709 41	84,767 06	15,701 40	2,358 50	839 56
1,219	205	156	115,190 41	101,014 93	10,999 79	1,900 00	532 91
27,725	3,441	2,676	\$2,967,760 60	\$2,219,408 14	\$409,517 89	\$21,783 56	\$11,159 10
28,637	5,075	4,724	\$4,114,760 20	\$3,682,727 75	\$452,010 46	\$31,670 00	\$7,341 63
3,874	881	1,041	349,632 10	305,906 73	22,824 72	3,916 43	4,031 63
51,017	11,648	9,270	8,053,536 23	7,449,999 26	746,459 18	45,470 00	53,267 05
7,272	1,190	1,063	1,525,240 72	1,396,296 89	144,715 26	13,556 14	4,355 49
90,200	18,794	16,098	\$14,043,169 25	\$12,804,931 13	\$1,866,009 62	\$94,612 57	\$58,995 80
576	.....	205	\$18,210 01	\$54,429 62	\$2,247 14	.....	\$393 99
3,487	717	776	\$348,695 05	\$298,889 65	\$38,713 27	\$3,000 00	\$1,099 03
761	136	98	\$37,745 55	\$35,748 59	\$3,893 80	\$200 00	\$269 33
12,256	1,937	1,412	911,389 73	807,344 31	87,607 88	7,313 34	4,364 45
456	311	100	143,785 10	52,009 84	3,606 68	104 00	806 95
13,473	2,384	1,610	\$1,092,920 38	\$95,102 74	\$95,047 86	\$7,617 34	\$5,440 73
8,344	956	600	\$349,639 05	\$299,812 35	\$18,878 63	\$1,872 00	\$1,393 76
57,421	9,409	8,091	8,402,131 95	7,648,219 82	1,111,128 29	54,724 50	20,554 00
4,511	1,242	693	657,848 76	493,904 21	40,910 12	4,177 00	1,889 36
3,396	915	701	347,086 69	288,119 54	22,217 84	3,495 28	1,813 81
55,938	8,656	7,935	5,679,460 64	5,163,118 13	792,021 61	42,762 53	17,940 60
7,931	2,030	1,909	1,278,174 57	862,430 61	96,992 90	10,560 00	2,912 88
9,379	1,981	1,638	894,383 68	862,930 58	83,631 76	10,380 00	4,723 43
1,488	1,113	318	140,324 67	70,679 27	2,914 22	.....	383 51
3,906	833	689	360,003 30	330,742 64	28,970 84	4,565 00	1,088 05
9,319	1,640	1,186	1,064,591 39	965,236 20	106,999 86	9,880 00	22,780 04

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
KINGS COUNTY—(Continued).				
German Savings Bank of Brooklyn, The....	\$4,410,037 95	\$4,050,284 54	\$34,022 38	\$325,731 23
Greater New York Savings Bank, Brooklyn..	17,353 41	17,304 44	.....	130 57
Greenpoint Savings Bank, The, Brooklyn..	3,201,359 53	2,780,094 83	.....	421,264 70
Kings County Sav. Inst'n, The, Brooklyn...	6,423,266 89	5,855,796 79	.....	567,470 10
South Brooklyn Sav. Inst'n, The, Brooklyn..	16,296,591 03	14,121,624 25	.....	2,174,966 78
Williamsburgh Savings Bank, Brooklyn...	37,484,882 14	30,335,020 11	.....	7,129,862 03
Totals	\$142,356,371 96	\$123,780,836 93	\$41,772 38	\$18,534,762 65
MADISON COUNTY.				
Oneida Savings Bank, The, Oneida.....	\$1,027,291 88	\$910,313 94	\$6,330 24	\$110,647 70
MONROE COUNTY.				
East Side Savings Bank, Rochester	\$3,347,876 32	\$3,112,151 36	\$3,000 00	\$232,724 96
Mechanics' Savings Bank of Rochester.....	2,288,044 79	2,062,917 26	6,724 87	228,402 66
Monroe County Savings Bank, Rochester....	11,407,526 09	9,836,859 43	33,000 00	1,537,666 66
Rochester Savings Bank	18,630,294 09	16,922,342 89	55,197 44	1,652,853 76
Totals	\$35,673,681 29	\$31,924,270 94	\$108,922 31	\$3,645,488 04
MONTGOMERY COUNTY.				
Amsterdam Savings Bank	\$1,037,832 37	\$1,003,370 87	.....	\$34,461 50
NEW YORK COUNTY.				
American Savings Bank, The, New York....	\$941,757 71	\$903,554 32	\$300 00	\$37,903 39
Bank for Savings in the City of N. Y., The.	62,790,003 26	55,486,446 50	.....	7,303,556 76
Bowery Savings Bank, The, New York....	72,267,920 85	63,949,489 45	.....	9,318,431 40
Broadway Savings Institution, New York...	5,830,994 21	5,337,063 36	.....	493,930 85
Citizens' Savings Bank of the City of N. Y.	12,773,175 05	11,262,953 74	.....	1,510,221 31
Dollar Savings Bank, New York.....	406,128 60	403,704 85	.....	2,423 75
Dry Dock Savings Institution, New York...	21,461,687 92	19,358,673 03	.....	2,103,014 89
East River Savings Institution, New York...	15,867,553 31	13,612,543 19	.....	2,255,010 12
Emigrant Industrial Savings Bk., The, N.Y.	61,012,028 81	52,197,890 29	.....	8,814,138 52
Excelsior Savings Bank, New York.....	2,195,450 83	2,100,923 71	.....	94,527 12
Franklin Sav. Bk. of the City of N. Y., The.	7,965,942 82	7,053,104 92	.....	912,837 90
German Sav. Bk. in the City of N. Y., The.	44,195,196 61	40,436,651 25	.....	3,758,545 36
Greenwich Savings Bank, The, New York...	38,834,411 56	34,912,233 18	754 23	3,921,424 15
Harlem Savings Bank, New York.....	7,815,018 44	7,355,354 44	.....	559,664 00
Inst. for the Sav. of Merchants' Clerks, N.Y.	9,049,568 82	8,069,023 54	.....	980,545 28
Irving Savings Institution, New York.....	7,952,514 69	7,167,719 49	.....	784,795 20
Italian Savings Bank of the City of N. Y.	65,270 07	65,453 72	.....	217 35
Manhattan Savings Institution, The, N. Y.	9,700,165 74	8,636,288 77	.....	1,073,876 97
Metropolitan Savings Bank, New York....	6,101,394 90	5,526,712 26	.....	574,682 64
New York Savings Bank	13,679,986 25	11,545,399 70	.....	2,134,586 55
North River Savings Bank, New York.....	4,136,136 35	3,847,881 67	.....	288,254 68
Seamen's Bank for Savings, New York.....	47,496,348 18	39,965,273 49	.....	8,131,074 69
Twelfth Ward Savings Bank, New York...	943,716 39	935,574 46	.....	8,141 93
Union Dime Savings Institution, N. Y.....	17,573,546 03	16,682,424 68	172 95	891,051 35
United States Sav. Bank of the City of N. Y.	507,153 33	505,181 02	.....	2,002 31
Washington Savings Bank, New York*....	.....	.....	.....	.....
West Side Savings Bank, New York.....	543,443 26	522,303 65	.....	21,139 61
Totals	\$472,197,817 99	\$416,160,584 00	\$1,426 28	\$56,035,807 71
NIAGARA COUNTY.				
Farm. and Mechanics' Sav. Bk. of Lockport.	\$1,667,543 74	\$1,515,115 39	.....	\$152,428 35
Niagara County Sav. Bank, Niagara Falls..	161,778 26	159,432 06	\$84 33	2,261 87
Totals	\$1,829,322 00	\$1,674,547 45	\$84 33	\$134,690 22
ONEIDA COUNTY.				
Oneida County Savings Bank, The, Rome...	\$740,820 57	\$663,653 54	.....	\$77,166 03
Rome Savings Bank	1,841,567 85	1,541,827 38	.....	299,740 47
Savings Bank of Utica.....	7,802,303 69	6,364,697 53	\$32,082 47	1,405,523 69
Totals	\$10,384,692 11	\$8,570,180 45	\$32,082 47	\$1,782,409 19
ONONDAGA COUNTY.				
Onondaga Co. Sav. Bank, The, Syracuse...	\$14,976,736 47	\$13,450,374 36	\$3,815 44	\$1,522,546 67
Skanateles Savings Bank, The.....	1,312,373 77	307,866 46	.....	1,004,507 31
Syracuse Savings Bank	9,434,108 72	8,438,929 47	138,972 84	856,206 41
Totals	\$24,809,680 96	\$22,196,770 29	\$192,788 28	\$2,419,332 39
ORANGE COUNTY.				
Cornwall Savings Bank, The.....	\$82,613 47	\$76,178 75	.....	\$6,434 72
Goshen Savings Bank	674,436 33	658,910 04	\$20 28	15,506 01
Middletown Savings Bank	1,782,373 11	1,675,148 79	.....	107,224 32
Newburgh Savings Bank	7,222,941 87	6,027,367 70	.....	1,195,574 17

* Has not b

State of New York, January 1, 1898 — (Continued).

Number of open ac- counts January 1, 1898.	Number of accounts opened or reopened in the year 1897.	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
15,735	3,163	2,433	\$1,689,906 75	\$1,482,230 62	\$133,748 06	\$12,840 00	\$5,391 66
183	222	39	26,537 94	9,477 24	143 74	.....	.....
9,172	1,581	1,572	955,847 13	967,387 58	94,953 40	18,950 00	1,930 23
11,084	1,636	1,557	1,698,132 78	1,418,697 58	209,458 76	13,350 00	7,185 03
28,989	4,362	4,406	3,675,476 81	3,485,784 48	514,529 78	96,167 98	7,176 57
73,293	10,626	9,257	7,936,013 46	7,347,274 19	1,030,336 60	55,258 67	13,990 53
297,089	50,975	43,074	\$35,135,466 57	\$31,636,034 99	\$4,338,096 41	\$278,692 96	\$111,182 62
3,945	592	676	\$314,707 63	\$305,687 26	\$29,746 32	\$2,652 28	\$1,230 47
7,518	1,952	1,545	\$1,333,645 12	\$1,175,119 26	\$111,537 21	\$12,450 00	\$7,958 30
3,755	636	483	921,831 70	831,912 42	74,925 10	9,408 94	4,649 68
18,796	4,246	3,013	3,543,394 13	3,031,082 89	358,585 82	28,444 73	9,194 33
86,374	7,284	5,903	4,766,159 15	4,178,131 04	623,010 61	31,111 67	23,431 22
66,372	14,118	10,944	\$10,605,058 10	\$9,236,245 61	\$1,167,981 74	\$31,414 74	\$45,233 53
5,542	1,639	1,163	\$546,809 90	\$422,183 80	\$28,115 73	\$2,100 04	\$1,567 63
4,179	843	762	\$384,929 52	\$356,107 11	\$27,305 76	\$5,330 00	\$3,719 53
126,051	17,875	14,128	9,747,892 76	9,968,384 19	2,000,552 75	31,190 00	16,513 50
119,263	20,789	16,039	13,388,134 43	11,397,891 31	2,266,842 69	76,452 19	40,705 96
8,239	1,135	1,000	1,397,309 01	1,340,015 11	191,038 12	14,153 32	5,376 60
31,010	7,510	7,071	3,574,041 87	3,948,407 69	348,577 48	42,530 00	13,572 51
5,199	2,349	968	412,817 06	315,682 40	11,015 12	1,349 00	1,944 79
54,905	15,043	12,401	6,016,184 64	5,732,487 73	623,269 88	43,289 61	17,395 03
18,152	3,449	2,572	4,000,853 73	3,421,051 99	491,927 30	26,400 00	7,308 30
83,747	14,557	13,028	13,395,709 18	14,051,309 62	1,674,138 91	87,130 00	40,234 53
7,686	2,226	1,647	1,329,494 71	1,052,046 63	61,178 07	10,839 00	7,461 27
26,868	5,574	4,612	2,536,497 42	2,476,889 58	217,627 34	25,230 00	6,333 83
94,335	17,234	13,098	11,593,039 91	9,579,190 25	1,421,196 52	73,544 43	19,431 81
69,679	13,318	10,329	7,416,084 68	7,431,187 50	1,116,928 82	55,549 83	20,693 79
27,368	7,316	5,811	8,219,090 58	2,830,304 15	235,862 29	21,450 00	5,193 61
13,746	1,995	1,719	2,541,012 19	2,360,085 64	261,501 70	20,327 45	7,335 15
13,975	2,454	1,842	2,310,028 16	1,747,745 21	234,567 29	20,700 00	6,251 47
634	262	112,540 39	112,540 39	69,137 51	1,171 26	.....	.....
18,765	2,947	2,493	2,886,739 19	2,452,524 58	271,005 28	28,950 00	27,826 70
10,160	1,656	1,073	1,832,479 21	1,397,388 54	195,857 82	21,921 32	5,751 01
20,414	4,262	2,917	3,317,267 62	2,534,176 88	408,963 85	36,930 00	7,619 18
12,357	2,441	2,012	1,387,738 25	1,275,643 13	118,164 10	13,050 00	4,301 80
73,460	10,470	8,824	7,639,007 00	6,680,286 56	1,426,722 62	56,660 83	25,645 26
6,144	2,984	1,933	740,208 51	623,308 23	25,846 06	3,474 96	4,556 52
65,947	14,597	11,614	5,881,929 77	5,139,359 48	542,966 65	50,070 25	23,773 56
5,354	1,895	1,699	396,152 08	339,976 60	13,275 64	3,684 30	5,091 36
3,830	672	538	3,5,974 19	240,106 91	16,090 59	3,900 00	1,925 96
923,632	176,382	140,842	\$107,713,154 43	\$98,161,744 56	\$14,224,897 31	\$324,026 49	\$330,224 12
5,092	1,476	1,249	\$1,082,328 18	\$976,099 78	\$51,278 06	\$5,534 00	\$1,456 97
757	249	179	101,433 11	99,412 16	5,383 05	1,030 00	444 19
5,789	1,725	1,428	\$1,183,761 29	\$1,075,511 94	\$56,661 11	\$6,554 00	\$1,901 16
2,215	688	420	\$270,065 83	\$185,636 26	\$19,793 23	\$2,391 67	\$1,489 87
4,084	590	540	323,262 72	328,187 70	50,500 70	5,402 77	5,678 39
21,272	3,457	2,759	1,852,714 35	1,678,816 35	20,448 59	12,033 16	5,142 36
27,521	4,735	3,719	\$2,446,041 90	\$2,192,640 31	\$270,742 52	\$9,827 60	\$12,310 62
35,832	8,552	6,322	\$5,153,016 08	\$1,301,031 70	\$157,503 11	\$25,568 57	\$29,309 11
1,775	266	181	184,354 21	176,344 75	9,633 93	1,300 00	882 88
18,367	3,304	2,721	3,682,619 61	3,219,321 55	305,770 48	19,675 00	18,487 72
53,874	12,122	9,223	\$9,019,989 93	\$7,699,741 00	\$305,907 54	\$46,543 57	\$49,079 71
527	111	90	\$35,226 88	\$39,537 22	\$2,578 26	\$275 00	\$146 83
2,064	301	283	129,087 53	145,791 40	23,867 86	1,560 00	680 01
7,025	1,008	790	427,381 82	392,969 63	58,770 09	4,000 00	1,949 19
13,305	1,433	1,243	1,168,401 91	1,115,581 02	215,095 09	15,709 00	4,351 00

gun business.

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ORANGE COUNTY — (Continued).				
Walden Savings Bank.....	\$415,250 11	\$360,975 67	.....	\$57,274 44
Warwick Savings Bank.....	809,617 08	741,053 94	.....	68,563 14
Totals.....	\$10,990,251 97	\$9,538,621 89	\$20 28	\$1,451,609 80
OSWEGO COUNTY.				
Fulton Savings Bank.....	\$606,176 86	\$554,421 86	\$612 50	\$51,142 50
Oswego City Savings Bank.....	1,520,547 10	1,392,968 24	.....	127,578 86
Oswego County Savings Bank, The.....	1,212,832 79	1,101,150 54	.....	111,682 25
Totals.....	\$3,339,556 75	\$3,048,540 64	\$612 50	\$290,403 61
PUTNAM COUNTY.				
Putnam County Savings Bank, Brewster....	\$338,754 66	\$303,386 85	.....	\$35,367 81
QUEENS COUNTY.				
College Point Savings Bank.....	\$547,401 59	\$457,638 61	.....	\$89,762 98
Jamaica Savings Bank.....	1,464,450 45	1,275,110 23	.....	187,340 22
Long Island City Savings Bank, The.....	1,144,188 08	1,024,295 81	.....	119,892 27
Queens County Savings Bank, Flushing.....	869,297 77	789,211 97	.....	80,085 80
Roslyn Savings Bank, The.....	489,455 09	454,820 08	.....	34,635 01
Union Savings Bank of Patchogue.....	16,346 91	66,078 00	.....	268 91
Totals.....	\$4,579,139 84	\$4,067,154 65	.....	\$511,985 19
RENSSELAER COUNTY.				
State Savings Bank, Troy.....	\$28 11	\$28 11	.....	.....
Troy Savings Bank, The.....	8,350,106 81	6,866,042 43	\$161,992 47	\$1,322,061 91
Totals.....	\$8,350,234 92	\$6,866,070 54	\$161,992 47	\$1,322,061 91
RICHMOND COUNTY.				
Richmond Co. Sav. Bk., West New Brighton.....	\$193,690 02	\$183,269 24	.....	\$10,420 78
Staten Island Savings Bank, The, Stapleton.....	1,330,091 72	1,132,411 67	.....	197,680 05
Totals.....	\$1,523,781 74	\$1,315,680 91	.....	\$208,100 83
SCHENECTADY COUNTY.				
Schenectady Savings Bank, The.....	\$2,114,549 75	\$1,970,255 28	\$1 47	\$144,293 05
SENECA COUNTY.				
Seneca Falls Savings Bank, The.....	\$242,267 66	\$229,543 60	.....	\$12,724 06
SUFFOLK COUNTY.				
Riverhead Savings Bank.....	\$2,493,134 43	\$2,235,361 78	.....	\$257,772 65
Sag Harbor Savings Bank.....	996,636 85	893,732 83	.....	102,904 02
Southold Savings Bank.....	2,228,372 99	1,875,971 88	.....	352,401 11
Totals.....	\$5,698,144 27	\$5,005,066 49	.....	\$693,077 78
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$1,409,662 14	\$1,206,197 17	\$187 61	\$203,464 96
ULSTER COUNTY.				
Ellenville Savings Bank.....	\$871,784 09	\$836,324 75	\$10 50	\$35,458 84
Kingston Savings Bank.....	1,198,211 31	1,086,508 66	.....	101,702 65
New Paltz Savings Bank.....	1,132,917 13	1,061,662 60	.....	71,254 53
Rondout Savings Bank.....	1,440,002 12	1,261,498 03	.....	178,504 09
Saugerties Savings Bank.....	977,791 62	839,695 66	.....	138,095 96
Ulster County Savings Institution, Kingston.....	2,030,045 51	1,937,158 13	.....	92,887 38
Totals.....	\$7,670,281 78	\$7,002,847 83	\$10 50	\$667,433 45
WESTCHESTER COUNTY.				
East Chester Savings Bank, Mt. Vernon....	\$539,181 48	\$519,634 95	.....	\$19,546 53
Greenburgh Savings Bank, The, Dobbs Ferry.....	140,692 20	131,063 44	.....	9,628 76
Home Savings Bank, The, White Plains....	358,889 83	349,527 23	.....	9,362 60
Peekskill Savings Bank.....	2,414,982 89	2,191,318 41	.....	223,664 48
Peoples' Savings Bank, The, Yonkers.....	1,765,282 02	1,682,298 50	.....	82,983 52
Port Chester Savings Bank, The.....	1,152,994 83	1,039,539 49	.....	113,455 34
Sing Sing Savings Bank.....	1,720,465 82	1,502,179 97	.....	218,285 85
Union Savings Bank of Westchester County, Mamaroneck.....	235,484 66	222,408 67	\$27 75	13,075 99
Westchester Co. Sav. Bank, Tarrytown....	2,030,211 59	1,803,280 41	.....	226,931 18
Yonkers Savings Bank, Yonkers.....	2,963,096 94	2,742,177 07	.....	220,919 87
Totals.....	\$13,324,786 26	\$12,183,879 14	\$27 75	\$1,140,879 37
Grand totals of the State.....	\$69,751,344 02	\$766,684,916 15	\$640,165 49	\$102,426,162 38

ANNUAL STATEMENT.

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State of New York, January 1, 1898 -- (Concluded).

Number of open accounts January 1, 1898.	Number of accounts opened or closed in the year 1897.	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
1,708	235	177	\$98,092 12	\$88,277 01	\$12,697 27	\$1,500 00	\$635 17
2,476	261	220	164,968 91	156,167 01	26,503 80	2,150 00	590 65
27,195	3,849	2,803	\$2,078,184 17	\$1,988,343 29	\$399,511 87	\$25,485 00	\$9,652 88
2,602	751	556	\$339,126 25	\$301,912 97	\$19,672 43	\$3,000 00	\$480 08
4,353	1,000	905	554,518 35	549,796 22	48,985 74	4,620 00	1,959 62
5,307	986	811	519,532 25	480,280 08	39,020 33	4,500 00	2,361 96
10,162	2,737	2,272	\$1,407,471 85	\$1,331,989 27	\$106,678 50	\$12,120 00	\$4,801 66
1,233	206	208	\$90,552 54	\$81,864 00	\$9,340 61	\$1,400 00	\$1,449 63
1,821	210	158	\$147,402 34	\$137,749 70	\$16,411 16	\$1,900 00	\$687 00
5,544	578	384	432,598 32	324,381 12	42,688 00	3,572 75	1,069 34
7,303	2,750	2,052	631,230 58	550,864 34	33,397 63	5,980 00	1,328 53
3,133	482	367	238,129 87	192,531 29	27,011 77	3,300 00	2,007 22
1,311	166	89	144,134 21	86,440 97	15,111 39	824 00	870 60
530	561	31	86,582 32	21,419 37	915 05	.....	.....
17,542	4,747	2,981	\$1,680,077 64	\$1,312,886 79	\$135,585 00	\$15,876 75	\$5,462 68
1	.....	35	\$150 00	\$8,898 83	\$95 27	.....	.....
17,559	3,398	2,720	1,701,604 84	1,527,232 52	221,144 19	\$14,432 00	\$12,625 28
17,560	3,398	2,755	\$1,701,754 84	\$1,536,131 35	\$221,239 46	\$14,432 00	\$12,625 28
1,192	417	306	\$139,987 03	\$111,029 67	\$4,234 75	\$1,830 00	\$1,063 92
5,000	591	466	574,516 62	501,126 57	37,308 99	5,650 00	3,738 99
6,282	1,408	772	\$714,503 65	\$612,156 24	\$41,538 74	\$6,990 00	\$4,832 91
7,666	1,791	1,381	\$693,217 05	\$614,421 76	\$62,142 08	\$4,500 00	\$1,151 00
1,419	398	308	\$127,077 74	\$106,291 68	\$6,396 32	\$1,400 00	\$295 86
5,636	777	623	\$500,230 69	\$499,563 68	\$81,593 84	\$5,072 30	\$2,749 83
2,839	204	147	132,585 39	156,059 69	32,300 95	2,980 00	418 14
3,380	456	370	420,252 05	380,392 84	69,412 87	3,920 00	1,531 27
11,865	1,437	1,140	\$1,163,058 13	\$1,086,016 16	\$133,507 66	\$11,972 30	\$4,668 74
5,942	1,497	1,259	\$565,162 37	\$525,904 81	\$38,060 43	\$6,118 00	\$4,036 28
3,604	414	273	\$174,177 83	\$165,062 03	\$27,825 25	\$2,363 33	\$2,323 58
2,653	528	406	390,251 08	349,875 20	34,784 96	2,800 00	1,767 90
2,084	314	253	177,573 86	224,441 77	40,253 04	2,666 66	1,158 27
4,088	950	718	464,126 30	436,475 63	39,849 73	4,124 91	2,293 21
2,552	310	236	181,063 77	180,489 08	26,708 36	1,850 00	917 00
5,579	960	780	455,213 87	414,260 83	62,591 50	4,720 00	5,294 15
20,560	5,476	2,666	\$1,812,307 31	\$1,770,604 54	\$232,007 84	\$18,524 90	\$13,754 11
2,949	626	475	\$276,918 91	\$239,340 34	\$15,839 84	\$2,365 02	\$817 14
899	199	123	74,633 82	55,812 56	4,281 30	650 00	887 17
1,423	491	253	197,321 97	129,411 60	10,916 89	1,660 00	681 52
5,711	724	530	636,711 54	614,566 08	78,480 94	5,351 06	2,519 81
5,675	1,622	1,112	636,315 30	516,703 85	57,822 47	5,623 00	1,770 97
4,400	831	688	405,470 18	409,412 55	31,659 86	4,850 00	1,450 10
3,828	660	459	477,235 28	426,052 55	54,082 81	4,400 00	1,537 67
1,239	227	160	132,550 54	119,850 74	5,701 37	2,570 00	830 00
4,298	645	544	543,193 03	503,472 55	65,467 66	2,250 00	4,307 63
10,279	1,161	698	689,888 67	644,570 08	97,543 81	9,013 93	6,697 26
40,591	7,166	5,012	\$1,038,656 14	\$3,749,593 80	\$421,746 95	\$41,733 61	\$21,499 27
1,305,280	341,066	272,079	\$217,565,059 68	\$195,603,240 65	\$26,551,732 97	\$1,639,269 21	\$785,798 28

Condition of the Savings Banks in Aggregate by Counties, January 1, 1898.

COUNTIES.	Bonds and mortgages.	United States bonds.	District of Columbia 3.65 bonds.	PAR VALUE.					Bonds of towns in this State.
				New York State bonds.	Bonds of other States.	Cities in other States.	Bonds of cities in this State.	Bonds of counties in this State.	
Albany.....	\$21,037,834 84	\$2,105,000 00	.....	\$50,000 00	\$755,024 30	\$4,516,650 45	\$11,126,038 41	\$1,316,500 00	\$406,508 13
Broome.....	1,105,063 08	281,000 00	.....	.....	170,000 00	.....	588,421 92	60,000 00	208,000 00
Cayuga.....	1,718,014 70	482,000 00	\$100,000 00	.....	.....	131,000 00	504,049 22	6,000 00	46,000 00
Chemung.....	21,225 00	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	1,080,940 00	100,000 00	.....	.....	10,181 95	217,000 00	390,606 26	180,500 00	113,706 34
Cortland.....	630,951 46	100,000 00	.....	.....	124,322 43	.....	20,000 00	.....	90,100 00
Columbia.....	4,814,964 50	713,000 00	6,000 00	.....	1,282,877 00	462,205 05	1,640,389 46	138,500 00	580,200 00
Dutchess.....	22,800,000 00	4,541,000 00	1,250,000 00	.....	487,800 00	655,000 00	4,033,780 83	557,401 66	2,000 00
Essex.....	35,500 00	.....	.....	.....	.....	.....	.....	.....	8,000 00
Fulton.....	387,085 31	146,000 00	.....	.....	73,809 90	120,000 00	290,094 43	16,000 00	62,500 00
Greene.....	1,072,008 35	101,000 00	.....	.....	7,088,325 90	30,000 00	250,362 23	32,000 00	435,250 00
Jefferson.....	52,271,217 80	15,707,000 00	1,815,000 00	.....	55,000 00	7,510,200 00	26,071,062 70	9,033,792 83	1,033,528 00
Kings.....	420,954 80	73,500 00	.....	.....	1,115,000 00	15,000 00	106,000 00	1,000 00	72,000 00
Madison.....	18,193,925 50	3,851,000 00	100,000 00	.....	1,115,000 00	1,224,000 00	3,083,880 00	383,000 00	70,000 00
Monroe.....	547,782 52	60,000 00	.....	.....	23,000 00	22,000 00	108,008 33	8,000 00	1,000 00
Montgomery.....	192,480,100 27	65,103,100 00	1,467,800 00	723,000 00	39,529,780 87	34,412,374 75	65,514,068 86	9,254,000 00	1,380,700 00
New York.....	628,971 00	135,000 00	.....	.....	257,505 00	45,000 00	147,200 07	18,000 00	33,500 00
Niagara.....	3,250,397 38	1,431,500 00	174,000 00	.....	955,000 00	548,000 00	1,704,000 00	80,000 00	212,500 00
Oneida.....	13,032,539 03	1,772,000 00	214,000 00	.....	538,212 71	625,000 00	2,562,000 00	70,000 00	237,440 00
Onondaga.....	4,046,307 00	805,200 00	.....	200,000 00	41,250 26	255,500 00	2,595,017 00	240,000 00	597,740 00
Orange.....	878,785 00	45,000 00	.....	.....	201,892 51	70,000 00	336,894 18	.....	621,976 47
Oswego.....	120,880 00	25,000 00	.....	.....	105,000 00	10,000 00	83,500 00	10,000 00	16,462 50
Putnam.....	2,010,039 00	65,000 00	35,000 00	.....	1,415,000 00	35,000 00	307,500 00	217,500 00	274,900 00
Queens.....	976,825 00	110,000 00	.....	.....	56,000 00	708,000 00	17,500 00	295,500 00	65,000 00
Rensselaer.....	685,451 67	380,000 00	.....	.....	.....	200,000 00	306,351 75	37,287 81	13,300 00
Richmond.....	329,570 00	.....	.....	.....	.....	.....	.....	.....	380,900 00
Schenectady.....	135,360 57	136,000 00	.....	.....	5,000 00	.....	314,000 00	94,000 00	112,000 00
Saratoga.....	3,178,575 65	188,000 00	275,000 00	.....	101,862 71	46,000 00	50,833 19	1,200 00	610,036 00
Suffolk.....	570,901 00	180,450 00	.....	.....	85,000 00	58,000 00	857,413 46	548,000 00	395,335 84
Tompkins.....	3,032,132 82	180,450 00	.....	.....	310,404 32	101,000 00	1,790,607 94	304,000 00	.....
Ulster.....	6,198,485 74	788,700 00	60,000 00	.....	382,066 00	284,486 65	.....	.....	.....
Westchester.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$858,943,001 30	\$100,708,450 00	\$7,580,800 00	\$673,000 00	\$55,300,570 24	\$52,300,425 90	\$128,855,340 30	\$23,362,672 30	\$8,831,004 33

Condition of the Savings Banks in Aggregate by Counties, etc.—(Continued).

COUNTIES.	PAR VALUE.		Total par value of stocks and bonds.	Estimated market value of stocks and bonds.	Amount of stocks and bonds at cost.	Loans upon pledge of securities.	Banking houses and estimated market value.	Other real estate at estimated market value.	Cash on deposit in banks and trust companies.
	Bonds of villages in this State.	School district bonds.							
Albany	\$1,458,991 22	\$228,875 00	\$21,973,806 51	\$24,100,515 73	\$24,332,102 82	.....	\$243,249 17	\$132,032 16	\$2,976,455 70
Broome	20,500 00	.....	1,216,121 52	1,267,584 34	1,271,811 90	.....	.....	43,085 00	346,500 01
Chayuga	171,500 00	120,500 00	1,900,049 22	1,967,082 94	1,864,880 24	.....	130,000 00	26,582 66	347,960 78
Chemung .....	.....	.....	.....	.....	.....	.....	.....	.....	36,777 04
Columbia	168,400 00	3,750 00	1,168,234 55	1,254,064 57	1,237,682 57	\$10,500 00	10,000 00	19,000 00	216,387 87
Cortland	131,826 50	59,450 00	5,325,160 02	5,533,543 18	5,551,624 48	72,480 53	85,260 00	11,860 00	113,360 66
Dutchess	801,854 60	277,500 00	5,922,476 71	6,349,045 50	6,024,073 62	2,000 00	.....	96,669 25	768,208 69
Erie .....	.....	122,000 00	12,548,572 49	13,545,069 80	13,301,412 04	.....	1,444,902 98	103,115 18	8,723,018 80
Fulton	14,000 00	.....	22,000 00	22,494 83	22,590 00	.....	.....	.....	5,665 47
Greene	158,000 00	27,500 00	873,254 42	946,680 57	946,904 54	.....	.....	8,000 00	66,968 99
Jefferson	74,600 00	60,400 00	944,012 23	994,634 31	991,352 68	800 00	75,000 00	4,253 11	843,623 97
Kings	857,700 00	532,450 00	70,060,084 49	78,051,127 11	73,557,047 72	50,000 00	1,659,000 00	353,663 54	7,227,176 54
Madison	136,000 00	19,750 00	474,250 00	477,087 50	490,007 87	.....	27,000 00	7,867 00	63,819 71
Monroe	141,000 00	6,700 00	10,874,560 00	12,227,520 50	12,256,690 53	88,350 00	621,082 88	629,07 50	2,954,631 86
Montgomery	134,200 00	21,700 00	378,058 88	402,468 69	399,550 88	.....	.....	.....	81,566 71
New York	1,718,798 62	149,500 00	219,319,053 10	239,719,650 22	230,005,317 28	409,500 00	5,324,977 75	844,374 13	24,174,168 16
Niagara	88,145 80	107,300 00	831,741 56	890,062 85	856,158 45	.....	16,000 00	11,442 01	289,597 89
Oneida	121,000 00	.....	5,286,600 00	6,086,427 62	6,252,831 64	.....	40,227 17	50,594 13	786,289 88
Onondaga	177,100 00	64,550 00	6,260,862 71	6,979,726 51	6,801,608 41	2,850 00	1,153,676 19	78,350 00	1,978,164 18
Orange	488,000 00	140,600 00	5,377,316 36	5,930,815 89	6,168,186 18	1,800 00	68,000 00	9,367 50	667,986 09
Oswego	378,500 00	186,168 00	1,827,401 16	1,977,070 86	1,875,728 38	10,720 00	53,700 00	4,019 55	297,455 15
Putnam	16,000 00	.....	160,862 50	177,764 50	180,025 53	.....	.....	600 00	24,731 41
Queens	321,500 00	228,200 00	1,580,000 00	1,706,984 25	1,678,346 88	.....	92,449 09	40,400 00	684,430 00
Rensselaer	149,000 00	80,000 00	6,170,500 00	6,620,960 63	6,615,347 25	.....	130,000 00	25,000 00	464,447 74
Richmond	25,000 00	.....	571,597 17	607,015 96	601,975 57	.....	38,000 00	14,997 33	141,754 61
Schenectady	388,500 00	75,597 17	1,519,139 56	1,583,762 56	1,578,009 54	.....	15,600 00	600 00	131,076 43
Seneca	32,400 00	.....	50,700 00	52,066 50	50,781 25	.....	.....	4,600 00	42,004 57
Suffolk	112,000 00	237,407 00	1,705,229 71	1,844,003 28	1,825,204 85	.....	42,865 55	58,598 58	417,816 77
Tompkins	475,075 00	47,100 00	601,053 19	634,003 81	636,468 88	500 00	40,000 00	8,000 00	131,468 54
Ulster	201,468 64	.....	3,222,857 42	3,457,574 56	3,467,469 00	26,550 00	98,901 80	103,235 00	708,538 07
Westchester	627,971 60	537,468 29	5,374,026 36	5,723,206 30	5,681,972 06	50,000 00	123,200 00	39,573 94	905,100 96
Totals	\$9,758,063 43	\$3,220,582 10	\$888,799,777 59	\$426,174,408 40	\$420,706,786 99	\$676,160 53	\$11,549,513 06	\$2,719,254 56	\$51,008,126 19

Condition of the Savings Banks in Aggregate by Counties, etc. — (Continued).

COUNTIES.	Cash on hand.	Total of collectible interest.	Other assets.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts, January 1, 1898.
Albany	\$255,599 51	\$561,314 08	\$3,045 94	\$40,311,017 73	\$44,759,387 86	\$84,017 99	\$4,468,011 86	\$49,311,017 73	73,564
Broome	12,120 67	32,610 04	.....	2,404,373 14	2,579,590 69	.....	239,701 45	2,808,273 14	15,449
Cayuga	28,491 55	29,471 80	2,869 85	4,941,474 28	8,738,084 73	.....	538,449 55	4,941,474 28	14,265
Chemung	542 07	60 00	6,035 03	65,200 33	64,046 56	.....	313 77	65,200 33	873
Columbia	43,240 82	45,032 00	29,006 00	2,706,801 35	9,397,870 91	.....	318,390 44	2,706,801 35	6,964
Cortland	52,237 31	42,945 20	3,064 15	1,416,747 02	1,326,288 46	.....	90,418 56	1,416,747 02	5,008
Dutchess	138,606 87	215,634 40	16,728 19	12,553,549 08	11,235,546 04	14,405 56	1,318,215 59	12,553,549 08	27,725
Erle	572,123 06	557,151 00	303,028 50	43,117,007 24	37,464,492 27	.....	5,652,914 97	43,117,007 24	90,200
Fulton	413 14	816 25	.....	64,818 19	59,202 01	173 07	5,433 11	64,818 19	578
Greene .....	.....	22,853 40	600 00	1,433,138 33	1,236,055 61	.....	195,177 72	1,433,138 33	3,477
Jefferson	57,648 22	34,797 50	8,479 54	3,116,353 08	2,981,500 40	.....	201,851 23	3,116,353 08	13,473
Kings	1,292,384 31	1,473,567 00	8,235 06	142,356,371 96	128,790,896 08	41,779 38	18,538,793 65	142,356,371 96	297,049
Madison	3,370 55	18,659 85	8,274 29	1,027,201 89	910,313 04	6,330 24	110,547 70	1,027,201 89	3,945
Monroe	444,694 85	394,240 94	167,170 13	35,673,691 29	31,924,270 94	108,922 31	3,645,494 04	35,673,691 29	66,373
Montgomery	5,569 12	18,445 35	2,000 00	1,037,832 37	1,003,370 47	.....	34,461 50	1,037,832 37	5,543
New York	4,454,304 30	4,032,029 33	187,621 17	473,107,817 99	416,190,584 00	1,408 38	56,085,877 71	473,107,817 99	938,633
Niagara	5,071 42	31,051 30	2,121 03	1,890,329 00	1,674,547 45	84 23	154,860 29	1,890,329 00	5,739
Oneida	79,594 51	65,253 65	22,438 32	10,394,829 11	8,570,140 45	38,032 47	1,782,099 19	10,394,829 11	27,521
Onondaga	278,596 19	395,794 30	309,348 50	24,800,090 96	22,106,770 20	132,738 24	2,693,320 39	24,800,090 96	55,874
Orange	103,454 02	157,725 67	4,071 40	10,900,261 97	9,138,691 64	90 25	1,761,009 80	10,900,261 97	27,195
Oswego	41,025 34	59,901 13	17,879 26	8,390,524 75	3,043,540 64	613 50	309,009 61	8,390,524 75	10,163
Putnam	300 83	4,987 92	500 00	3,898,754 69	3,906,396 86	.....	35,377 31	3,898,754 69	1,233
Queens	34,230 92	50,090 79	1,490 32	4,579,139 84	4,027,154 65	.....	511,005 19	4,579,139 84	17,543
Richmond	14,122 65	19,643 65	1,639 34	8,360,134 92	6,496,070 64	161,068 47	1,863,061 31	8,360,134 92	17,599
Schenectady	26,647 65	28,391 12	1,868 53	1,529,791 74	1,370,690 91	.....	153,100 39	1,529,791 74	7,693
Seneca	3,133 86	3,991 15	.....	2,114,549 75	1,370,255 23	1 47	144,363 03	2,114,549 75	1,419
St. Lawrence	48,198 74	72,019 70	1,111 03	5,833,397 60	5,236,543 60	.....	13,738 00	5,833,397 60	11,833
Tompkins	5,098 01	50,109 46	1,230 00	1,409,668 14	1,308,197 17	167 61	663,278 35	1,409,668 14	5,943
Ulster	62,638 41	151,025 60	15,313 68	7,670,381 78	7,038,847 68	10 50	308,307 36	7,670,381 78	20,500
Westchester	105,370 85	140,445 14	3,402 30	13,384,786 26	12,158,379 19	27 75	1,141,079 37	13,384,786 26	40,591
Totals	\$6,218,964 17	\$9,341,007 04	\$1,135,899 06	\$96,751,344 03	\$76,684,016 15	\$640,165 49	\$108,436,169 36	\$89,751,344 03	1,505,360

Condition of the Savings Banks in Aggregate by Counties, etc. — (Concluded).

COUNTIES.	Number of accounts opened or reopened in the year 1897.	Number of accounts closed in the year 1897.	Total number of deposits received during the year 1897.	Total number of payments during the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during the year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
Albany	13,710	10,001	91,643	78,515	\$12,151,716 56	\$10,050,551 48	\$1,619,612 90	\$79,302 48	\$45,220 51
Broome	1,857	1,560	18,352	15,071	1,388,251 62	1,132,797 71	66,456 20	11,000 00	5,000 94
Cayuga	2,074	2,308	26,708	21,704	1,760,172 79	1,354,831 17	118,177 21	13,582 50	6,646 14
Chemung	344	112	852	836	36,688 16	50,086 94	651 33	709 96	2,605 62
Columbia	1,219	1,063	7,089	5,631	586,754 31	558,711 79	76,344 69	7,216 66	1,622 83
Cortland	1,568	1,119	10,800	8,960	678,713 15	562,547 12	45,154 27	4,400 00	1,543 83
Dutchess	3,441	2,676	26,968	24,793	2,307,760 60	2,219,408 14	409,517 80	21,783 56	11,150 10
Erie	18,704	10,008	170,349	171,415	14,043,169 25	12,804,391 13	1,866,069 62	94,612 57	68,965 80
Fulton	717	205	948	744	18,210 01	54,429 62	2,247 14	.....	303 90
Greene	776	776	3,698	2,745	348,606 05	208,890 05	38,713 27	3,000 00	1,000 03
Jefferson	2,384	1,610	17,123	13,108	1,062,920 34	805,162 74	95,047 86	7,017 34	5,440 73
Kings	50,975	43,074	411,631	354,897	35,135,469 57	31,639,034 99	4,388,036 41	278,604 96	111,182 62
Madison	853	676	6,126	5,315	314,707 63	305,087 26	29,746 32	2,652 28	1,230 47
Monroe	1,118	10,944	107,334	62,968	10,605,058 10	9,239,345 61	1,107,981 74	81,414 74	45,233 53
Montgomery	1,539	1,153	13,037	7,180	546,809 90	422,183 80	28,117 73	2,110 04	1,507 63
New York	176,382	140,842	1,175,300	1,006,330	107,713,154 05	98,161,744 56	14,223,897 31	834,020 49	330,224 12
Niagara	1,725	1,428	13,382	14,031	1,183,761 29	1,075,511 94	56,661 11	6,554 00	1,901 16
Oneida	4,735	3,719	34,354	27,432	2,446,041 90	2,192,640 31	270,742 52	19,837 00	12,310 62
Onondaga	12,122	9,223	108,304	98,759	9,019,989 93	7,669,741 00	865,907 54	46,543 57	49,079 71
Orange	3,349	2,803	23,845	22,851	2,073,184 17	1,088,343 29	339,511 87	25,485 00	8,552 88
Oswego	2,737	2,272	20,772	17,471	1,407,471 85	1,231,980 27	106,678 50	12,120 00	4,801 66
Putnam	296	208	1,033	794	90,552 54	81,864 00	9,310 61	1,400 00	1,440 63
Queens	4,747	2,981	27,101	17,604	1,680,077 64	1,312,886 79	135,535 00	15,876 75	5,402 68
Rensselaer	3,368	2,755	20,013	18,781	1,701,754 84	1,539,131 35	221,230 46	14,482 00	12,025 28
Richmond	1,408	772	10,801	8,788	714,503 67	619,150 34	41,538 74	6,980 00	4,832 91
Schenectady	1,701	1,281	13,876	8,820	695,217 05	614,421 76	62,142 08	4,500 00	1,154 00
Seneca	308	303	3,148	2,360	127,077 74	106,251 68	6,383 32	1,400 00	395 86
Suffolk	1,437	1,140	8,315	7,407	1,103,058 13	1,036,016 10	183,507 66	11,972 20	4,698 74
Sullivan	1,497	1,259	11,106	9,006	505,162 37	525,904 81	33,000 43	6,118 00	4,036 29
Tompkins	3,476	2,605	18,867	10,085	1,842,307 31	1,770,604 54	292,007 84	18,534 90	13,754 11
Ulster	7,166	5,042	56,342	40,672	4,068,656 14	3,749,593 80	421,746 95	41,733 61	21,490 27
Totals	341,066	273,070	2,404,117	2,130,773	\$217,505,050 68	\$195,608,340 65	\$20,551,732 97	\$1,659,303 21	\$785,738 28

REPORT ON SAVINGS BANKS.

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1898.

YEAR.	Deposits.	Increase or decrease in deposits.	Number of depositors or open accounts.	Average of each deposit.	Surplus as reported.	Per cent. of such surplus to total deposits.	Available fund, consisting of cash and loans.	Per cent. of available fund to total assets.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions reporting.
January 1, 1858	\$41,422,073	.....	308,904	\$308 34	\$3,457,628	.0568	\$5,357,690 00	.1216	\$947,165	.0216	54
January 1, 1859	48,194,847	\$6,772,175	380,074	370 47	4,478,658	.0613	6,304,284 00	.1234	1,072,845	.0212	57
January 1, 1860	53,178,180	9,983,313	378,067	378 91	3,533,085	.0480	7,175,987 00	.1181	1,101,791	.0181	64
January 1, 1861	67,440,397	9,262,217	380,658	324 38	3,349,195	.0457	8,312,885 00	.1388	1,042,305	.0148	71
January 1, 1862	64,068,119	.....	380,511	213 31	3,053,068	.0477	5,575,567 00	.1486	1,010,345	.0150	74
January 1, 1863	76,538,183	12,455,064	347,184	320 45	3,846,102	.0508	13,303,685 00	.1654	1,111,470	.0188	71
January 1, 1864	98,798,384	17,248,201	400,184	324 35	5,045,528	.0543	14,300,484 00	.1496	1,337,532	.0125	71
January 1, 1865	111,737,763	17,931,379	459,418	344 82	7,630,174	.0379	16,349,329 00	.1361	1,314,408	.0110	73
January 1, 1866	115,473,564	3,734,803	465,011	348 38	8,964,585	.0778	13,683,432 00	.1115	1,432,905	.0117	75
January 1, 1867	131,709,074	16,236,508	438,501	270 10	9,885,441	.0749	19,180,361 00	.1383	1,737,080	.0123	86
January 1, 1868	151,137,563	19,358,488	537,468	381 18	11,119,981	.0736	30,489,121 00	.1380	2,387,280	.0147	108
January 1, 1869	169,868,673	18,681,116	534,556	348 51	12,038,316	.0719	19,371,932 00	.1099	2,733,334	.0150	110
January 1, 1870	194,360,217	24,531,539	685,474	326 94	14,023,430	.0723	35,444,692 00	.1390	3,336,608	.0157	133
January 1, 1871	230,749,404	36,389,191	712,109	324 08	14,258,367	.0618	30,301,071 00	.1396	4,140,081	.0169	136
January 1, 1872	307,105,335	37,156,418	776,700	324 98	14,735,491	.0630	36,304,305 00	.1279	5,730,987	.0305	147
January 1, 1873	335,398,031	17,390,305	822,643	346 79	19,775,354	.0693	34,019,086 00	.1115	6,480,430	.0312	150
January 1, 1874	336,530,065	18,232,464	839,473	340 12	21,446,736	.0751	39,027,719 00	.0844	7,438,383	.0343	155
January 1, 1875	338,635,649	18,410,654	873,486	346 35	24,310,065	.0800	30,102,413 00	.0819	8,584,961	.0292	158
January 1, 1876	319,360,313	15,294,553	869,728	371 35	33,049,701	.1055	29,803,353 00	.0843	9,585,173	.0371	164
January 1, 1877	316,677,365	.....	849,639	373 73	34,176,008	.1079	34,540,305 00	.0697	10,367,704	.0345	150
January 1, 1878	312,823,068	.....	844,550	370 40	33,050,550	.1094	34,400,011 00	.0704	11,215,492	.0323	158
January 1, 1879	309,074,639	.....	810,017	369 32	34,553,362	.1155	31,302,643 00	.0337	**12,810,146	**0333	133
January 1, 1880	319,356,501	30,185,963	864,455	369 38	34,781,933	.1089	35,039,505 00	.0735	10,430,579	.0344	135
January 1, 1881	333,639,657	34,371,156	933,707	370 79	47,099,094	.1333	35,444,935 00	.0845	10,412,981	.0359	135
January 1, 1882	357,832,868	34,303,266	1,036,106	374 33	55,044,755	.1419	43,539,884 00	.0932	9,567,517	.0215	137
January 1, 1883	412,147,313	34,314,380	1,035,971	370 05	60,080,327	.1471	53,399,786 00	.1105	8,639,319	.0182	137
January 1, 1884	451,040,010	16,892,707	1,147,688	376 54	66,009,585	.1577	49,591,555 00	.0932	8,438,707	.0169	137
January 1, 1885	437,107,501	6,037,481	1,165,174	375 14	64,069,001	.1570	41,698,954 00	.0844	8,116,913	.0160	136
January 1, 1886	467,050,560	19,943,749	1,308,073	378 33	77,342,869	.1690	41,595,063 00	.0778	8,306,315	.0153	135
January 1, 1887	498,486,780	35,436,450	1,354,535	361 55	85,033,369	.1774	51,163,150 00	.0900	8,034,663	.0141	134
January 1, 1888	505,017,751	26,531,031	1,395,032	361 13	86,340,647	.1693	49,092,771 00	.0841	7,736,103	.0131	135
January 1, 1889	699,677,515	18,660,764	1,398,652	364 35	98,006,091	.1737	46,638,383 00	.0758	7,695,595	.0135	135

January 1, 1900	550,006,697	86,398,142	1,491,097	387 10	94,601,800	.1710	47,539 938 00	.0737	8,140,404	.0180	194
January 1, 1901	574,690,073	94,618,815	1,477,819	998 30	99,741,331	.1561	56,998,127 00	.0686	8,652 181	.0128	194
January 1, 1902	588,425,490	13,705,448	1,516,369	898 07	87,317,105	.1494	50,538,989 00	.0747	9,623,173	.0189	192
January 1, 1903	609,303,973	40,093,853	1,568,904	394 87	86,738,448	.1410	57,025,149 00	.0806	10,519 826	.0146	194
January 1, 1904	617,059,449	++	1,585,155	990 50	87,141,451	.1412	51,544,710 00	.0731	11,428,699	.0168	195
January 1, 1905	643,873,574	36,734,136	1,615,178	398 03	91,674,784	.1432	50,547,492 48	.0696	11,894,681	.0161	195
January 1, 1906	691,764,509	47,890,920	1,685,797	407 38	90,965,321	.1383	54,038,399 00	.0690	13,066,915	.0167	195
January 1, 1907	718,176,889	26,413,395	1,798,968	413 46	88,036,337	.1303	52,719,071 00	.0640	12,542,365	.0154	193
January 1, 1908	706,654,916	46,508,028	1,805,330	424 69	102,426,162	.1385	59,897,230 00	.0688	14,368,766	.0164	190

* Decrease, \$3,387,978. † Decrease, \$3,529,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876, amounting to \$3,514,362. ‡ Decrease, \$3,384,327. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$3,078,318. The decrease in deposits of savings banks continuing business was \$1,776,009. § Decrease, \$18,748,419. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease, in deposits of savings banks continuing business was \$10,578,402. ¶ The surplus shown January 1, 1879, was based upon market value of stocks and cost of real estate, while the surplus of January 1, 1880, and of all succeeding years, is based upon market value of stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,723,884, making a gain in surplus for the year of \$3,038,126. ** Real estate was reported January 1, 1879, at cost, and January 1, 1880, and each succeeding year, at estimated market value. †† Decrease, \$13,965,585.

S T A T E M E N T S
SHOWING THE
CONDITION OF THE SAVINGS BANKS

AS FOUND BY
Examinations which were made between March 1,
1897, and March 1, 1898.

EXAMINATIONS.

ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[Examined December 6, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	Var.	.....	.....	.....	\$1,327,340 68
1 States bonds	6	\$20,000 00	100	\$20,000 00	
udo State warrants	6	32,860 89	95	31,217 84	
State bonds	6	29,000 00	Var.	31,372 50	
ska State bonds	Var.	27,466 38	100	27,466 38	
Dakota State bonds	6	25,000 00	127	31,750 00	
Dakota State bonds	4	25,000 00	105½	26,375 00	
ngton State warrants	5½	1,764 38	100	1,764 38	
ton county bonds	5	6,000 00	112½	6,735 00	
county bonds	4	15,000 00	105¾	15,862 50	
y city bonds	Var.	57,000 00	Var.	60,992 50	
rdam city bonds	5	216,000 00	Var.	258,677 50	
amton city bonds	4	15,500 00	Var.	16,876 25	
n city bonds	4	10,000 00	112½	11,250 00	
lyn city bonds	6	1,000 00	144½	1,445 00	
o city warrants	Var.	88,051 68	100	88,051 68	
en city bonds	4	25,000 00	Var.	27,525 00	
and city bonds	4	20,000 00	Var.	21,275 00	
ng city bonds	4	5,000 00	111¾	5,562 50	
it city bonds	7	2,000 00	119¾	2,385 00	
Island City bonds	Var.	66,000 00	Var.	73,707 50	
apolis city bonds	4	10,000 00	110½	11,050 00	
t Vernon city bonds	4	10,000 00	111¾	11,175 00	
rk city bonds	4	5,600 00	109¾	6,146 00	
city bonds	5	30,100 00	104½	31,454 50	
uis city bonds	6	3,000 00	100	3,000 00	
ul city bonds	Var.	10,000 00	Var.	11,357 50	
use city bonds	7	2,000 00	106¾	2,135 00	
on city bonds	Var.	28,000 00	Var.	29,060 00	
town city bonds	5	19,000 00	106	20,140 00	
town bonds	4	500 00	100	500 00	
burgh town bonds	4	9,000 00	102¾	9,202 50	
town bonds	4	13,000 00	102	13,260 00	
trecht town bonds	5	25,000 00	116	29,000 00	
io town bonds	4	3,100 00	Var.	3,141 00	
town bonds	7	16,400 00	119½	19,598 00	
town bonds	Var.	6,900 00	Var.	7,317 75	
randa town bonds	6	10,000 00	100	10,000 00	
s town bonds	4	3,000 00	Var.	3,055 00	
village bonds	4	10,000 00	102½	10,250 00	
lle village bonds	4	22,000 00	Var.	22,397 50	
ort village bonds	5	2,000 00	117¾	2,345 00	
rk Falls village bonds	4	35,000 00	101	35,350 00	
lle village bonds	4	4,000 00	102	4,080 00	
port village bonds	5	5,500 00	110¾	6,063 75	
village bonds	4	12,000 00	101¾	12,150 00	
erlin village bonds	4	8,000 00	102¾	8,180 00	
village bonds	4	5,000 00	103½	5,175 00	
ta village bonds	5	2,500 00	102¾	2,556 25	
i village bonds	4	10,000 00	101¾	10,125 00	
ook village bonds	4	5,000 00	102½	5,125 00	
e Lake village bonds	5	10,000 00	110¾	11,975 00	
za Springs village bonds	Var.	13,000 00	Var.	13,516 25	
eld village bonds	4½	10,000 00	106	10,600 00	
ord village bonds	4	6,000 00	100	6,000 00	

ALBANY CITY SAVINGS INSTITUTION, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Waterville village bonds	4	\$10,000 00	108 $\frac{3}{4}$	\$10 875 00	
West Carthage village bonds..	4	5,700 00	108 $\frac{3}{4}$	5,865 25	
Babylon town bonds	5	24,750 00	Var.	27,207 50	
Castleton town bonds	5	6,700 00	100	6,700 00	
Cheektowaga town bonds	5	10,000 00	108 $\frac{1}{4}$	10,525 00	
Northfield town bonds	6	3,150 00	115 $\frac{3}{4}$	3,646 12	
North Dansville town bonds	6	23,000 00	109	23,980 00	
Olean town bonds	4	2,000 00	Var.	2,037 50	
Waterford town bonds	4	10,000 00	108 $\frac{1}{4}$	10 350 00	
					\$1,947,375 55
Cash on hand					751 00
Cash deposited in banks and trust companies					304,387 57
Real estate	Cost.	19,543 69		Est. value	18,300 00
Insurance advanced					3,368 56
Interest accrued on bonds and mortgages				\$11,299 33	
Less over one year in arrears				249 33	
Interest accrued on stocks and bonds					11,040 00
Interest accrued on warrants					14,621 11
Interest accrued on deposits in banks and trust companies					11,156 94
Rent accrued		Estimated.			900 00
					290 00
LIABILITIES.					\$2,935,564 25
Due depositors				\$2,677,897 26	
Interest accrued				43,121 40	
Salaries accrued				97 20	
Rent accrued				90 80	
					2,721,126 66
Surplus					\$215,437 60

ALBANY CITY SAVINGS INSTITUTION, ALBANY.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4 $\frac{1}{2}$	\$271,000 00	\$12,125 00	
Bonds and mortgages	5	968,011 63	43,400 58	
Bonds and mortgages	5 $\frac{1}{2}$	3,000 00	165 00	
Bonds and mortgages	6	\$35,329 00		
Less over one year in arrears		1,600 00		
		\$33,729 00	5,023 74	
Stocks and bonds	4	343,400 00	13,736 00	
Stocks and bonds	4 $\frac{1}{2}$	60,000 00	2,700 00	
Stocks and bonds	5	414,050 00	20,702 50	
Stocks and bonds	6	32,150 00	5,539 00	
Stocks and bonds	7	77,800 00	5,446 00	
Warrants	4	2,120 00	85 20	
Warrants	4 $\frac{1}{2}$	17,259 66	819 88	
Warrants	5	96,128 40	4,806 48	
Warrants	5 $\frac{1}{2}$	1,764 33	97 04	
Warrants	6	32,680 89		
Cash deposited	2	188,285 78	3,765 72	
Cash deposited	2 $\frac{1}{2}$	98,101 79	2,327 54	
Cash deposited	3	20,000 00	600 00	
				\$126,323 57
Rent				879 00
				\$127,202 57

ALBANY CITY SAVINGS INSTITUTION, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest on deposits	\$100,152 98	
Interest on loans	7,000 00	
Interest on banking room	1,500 00	
Interest on repairs and insurance on real estate	478 98	
Interest on advertising, etc	457 46	
Interest on expenses	560 88	
				\$110,145 95
Excess of income	\$17,194 89

ALBANY COUNTY SAVINGS BANK, ALBANY.

[Examined April 14, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate and mortgages	Var.	.....	.....	.....	\$2,798,640 15
United States bonds	Var.	\$285,000 00	Var.	\$316,400 00	
Rare State bonds	4	34,000 00	102½	34,765 00	
State University certificates of indebtedness	6	90,000 00	Var.	98,775 00	
Dakota Territory bonds	4½	25,000 00	109½	27,312 50	
City county bonds	Var.	56,000 00	Var.	58,975 00	
City county bonds	Var.	100,000 00	Var.	107,212 50	
York county bonds	6	63,000 00	109½	68,985 00	
Yorke county bonds	4	28,000 00	103½	29,050 00	
Selaer county bonds	5	30,000 00	124½	37,350 00	
Nonnd county bonds	Var.	54,000 00	Var.	62,165 00	
City bonds	5	20,685 21	108½	22,454 30	
City bonds	Var.	181,000 00	Var.	211,905 00	
City bonds (town of	4	3,000 00	114½	3,427 50	
City bonds	Var.	91,000 00	Var.	108,702 50	
City warrants	5	18,741 77	100	18,741 77	
City bonds	4	27,000 00	104½	28,650 00	
City bonds	4	30,000 00	103	30,900 00	
City bonds	4½	8,000 00	101	8,080 00	
City bonds	Var.	87,000 00	Var.	93,257 50	
City bonds	7	10,000 00	103½	10,350 00	
City bonds	5	100,000 00	112½	112,250 00	
City bonds	5	20,000 00	107½	21,451 00	
York city bonds (town of Morrisania)	7	2,500 00	175	4,375 00	
York city bonds (town of Nest Farms)	7	1,000 00	122	1,220 00	
York city bonds	Var.	232,000 00	Var.	238,477 50	
City bonds	7	31,000 00	119½	36,967 50	
City bonds	4	10,000 00	109½	10,950 00	
City bonds	7	30,000 00	110	33,000 00	
City bonds	4	45,600 00	108½	49,362 00	
City bonds	4½	5,000 00	109½	5,462 50	
City bonds	4	3,700 00	100½	3,718 50	
City bonds	7	21,200 00	109	23,108 00	
City bonds	7	25,000 00	108	26,500 00	
City bonds	7	2,000 00	111½	2,235 00	
City bonds	4	30,000 00	103½	30,975 00	
City bonds	4	12,000 00	Var.	12,060 00	
City bonds	7	10,000 00	114½	11,425 00	
City bonds	4	2,800 00	125½	3,507 00	
City bonds	7	2,000 00	104½	2,090 00	
City bonds	5	10,000 00	114½	11,425 00	
City bonds	7	12,000 00	111½	13,410 00	
City bonds	7	500 00	109	545 00	
City bonds	4	30,000 00	Var.	30,575 00	
City bonds	4	5,000 00	100½	5,025 00	
City bonds	5	25,000 00	106½	26,562 50	
City bonds	5	6,000 00	107½	6,485 00	

ALBANY COUNTY SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Potsdam village bonds	4	\$7,500 00	101 $\frac{1}{4}$	\$7,508 75	
Skaneateles village bonds	4	15,000 00	102 $\frac{1}{4}$	15,375 00	
Suspension Bridge village bds.	4	14,000 00	Var.	14,280 00	
Caldwell town school dist. bds.	6	8,500 00	Var.	9,251 25	
Queensbury tn. sch'l dist. bds.	6	8,000 00	102	8,080 00	
Minneso State warrants (dis.)		21,704 25		*25 237 50	
Cash on hand				\$3,054 92	\$2,168,546 57
Cash deposited in banks and trust companies.....				185,974 84	
Real estate	Cost.	987 82		Est. value.	188,029 25
Safe					987 82
Interest accrued on bonds and mortgages.....		22,305 53			1,200 00
Less over one year in arrears.....		7,341 80			
Interest accrued on stocks and bonds				\$24,963 73	
Interest accrued on city warrants.....				23,180 98	
Interest accrued on deposits in banks and trust companies..		Estimated.		1,509 67	
Rent due and collectible				1,450 00	51,904 28
					28 00
LIABILITIES.					\$5,204,390 18
Due depositors				\$4,976,985 60	
Interest accrued to depositors.....				6,755 71	
Salaries accrued.....				213 04	
Rent accrued				715 27	
Expenses accrued.....				143 05	4,984,762 67
Surplus					\$219,627 51

* Discount added.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$5,750 00	\$280 00	
Bonds and mortgages	4 $\frac{1}{2}$	545,675 00	24,555 87	
Bonds and mortgages.....	4 $\frac{3}{4}$	33,000 00	1,567 50	
Bonds and mortgages	5	\$2,182,748 05		
Less over one year in arrears.....		64,151 05		
		\$2,118 597 00	105,929 85	
Bonds and mortgages.....	6	26,467 10	1,584 08	
Stocks and bonds	8	70,000 00	2,100 00	
Stocks and bonds	8 $\frac{1}{2}$	119,600 00	4,165 00	
Stocks and bonds	4	775,600 00	31,094 00	
Stocks and bonds	4 $\frac{1}{2}$	38,000 00	1,710 00	
Stocks and bonds	5	398,685 21	19,684 75	
Stocks and bonds	6	275,500 00	16,530 00	
Stocks and bonds	7	286,200 00	18,634 00	
Buffalo city warrants	5	18,741 77	987 09	
Minnesota State warrants, discount on amount due in 1897.....	5 $\frac{1}{4}$	6,388 75	334 35	
Cash deposited.....	2	185,974 84	3,719 48	\$222,709 44
Rent.....				150 00
CHARGES.				\$222,859 44
Interest to depositors			\$187,088 01	
Salaries			5,900 00	
Rent			2,500 00	
Legal expenses.....			200 00	
Printing, advertising, etc.....			880 00	
Other expenses			1,000 00	197,858 01
Excess of income				\$94,858 01

ALBANY EXCHANGE SAVINGS BANK.

[Examined December 9, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	Var.	.....	.....	.....	\$680,088 50
1 States bonds	4	\$160,000 00	Var.	\$191,250 00	
ido State warrants	6	37,844 12	100	37,844 12	
aka State warrants	6	1,989 12	100	1,989 12	
ampshire State bonds..	4	500 00	100	500 00	
Dakota Territory bonds.	4 1/2	25,000 00	117 1/4	29,312 50	
ngton State bonds	3 1/2	20,000 00	100	20,000 00	
ngton State bonds	6	5,598 40	100	5,598 40	
y city bonds	7	68,800 00	Var.	79,677 00	
i city bonds	4	5,000 00	110 3/4	5,587 50	
lyn city bonds	4	30,000 00	108 1/4	32,550 00	
o city bonds	7	20,000 00	127 3/4	25,550 00	
o city warrants	5	117,806 20	100	117,806 20	
and city bonds	4	30,000 00	108	32,400 00	
t city bonds	Var.	6,000 00	Var.	7,215 00	
rk city bonds	4	5,208 32	100	5,208 32	
ort ctfs. of indebt.	5	5,974 22	100	5,974 22	
sl'nd City ctfs. of indebt.	5	26,500 00	100	26,500 00	
akee city bonds	5	18,000 00	113 1/4	20,430 00	
Vernon city bonds	5	10,000 00	106	10,600 00	
ork city bonds	3 1/2	15,000 00	100	15,000 00	
a Falls city bonds	5	7,200 00	100	7,200 00	
ster city bonds	7	10,000 00	116 1/4	11,650 00	
uls city bonds	6	10,000 00	Var.	10,150 00	
n city bonds	4	10,000 00	105 1/4	10,525 00	
nds town bonds	6	8,321 47	102	8,487 90	
ush village bonds	4 1/2	19,000 00	104 1/4	19,807 50	
burgh village bonds	4	10,000 00	103 1/4	10,225 00	
own village bonds	4	20,000 00	103 1/4	20,650 00	
stone village bonds	5	3,791 22	106 1/4	4,104 00	
i town school dist. bds.	4	10,000 00	100	10,000 00	
eld town school dist. bds.	6	3,800 00	101 1/4	3,857 00	
state	Cost.	2,546 96	.....	Est. value.	787,044 48
n hand .....	.....	.....	.....	\$3,980 43	2,400 00
deposited in banks and	.....	.....	.....	54,697 43	
companies .....	.....	.....	.....		58,657 86
nce, taxes, etc., adv. on	.....	.....	.....	.....	2,088 78
erty mortgaged to bank.	.....	.....	.....	.....
st accrued on bonds and	.....	.....	.....	.....
gages .....	.....	14,473 90	.....	.....
ver one year in arrears.	.....	5,234 43	.....	.....
st accrued on stocks and	.....	.....	.....	\$9,149 47	
s .....	.....	.....	.....	5,989 01	
st accrued on warrants.	.....	.....	.....	15,581 79	
st accrued on deposits in	.....	.....	.....	.....
s and trust companies.	.....	Estimated.	.....	406 51	
ccrued .....	.....	.....	.....	.....	31,127 06
	.....	.....	.....	.....	126 00
LIABILITIES.	.....	.....	.....	.....	\$1,561,531 70
positors .....	.....	.....	.....	\$1,395,187 23	
st accrued to depositors.	.....	.....	.....	9,750 77	
s accrued .....	.....	.....	.....	111 11	
ccrued .....	.....	.....	.....	168 89	
ies accrued .....	.....	.....	.....	66 70	
plus .....	.....	.....	.....	.....	1,405,284 70
	.....	.....	.....	.....	\$156,947 00

ALBANY EXCHANGE SAVINGS BANK — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$48,000 00	\$1,920 00	
Bonds and mortgages.....	4½	67,000 00	3,015 00	
Bonds and mortgages.....	5	\$474,488 50		
Less over one year in arrears.....		2,500 00		
		\$471,988 50	23,597 98	
Bonds and mortgages.....	6	\$90,635 00		
Less over one year in arrears.....		19,750 00		
		\$70,885 00	4,253 10	
Stocks and bonds.....	3½	85,000 00	1,225 00	
Stocks and bonds.....	4	822,008 82	12,890 13	
Stocks and bonds.....	4½	44,000 00	1,980 00	
Stocks and bonds.....	5	71,466 14	3,573 31	
Stocks and bonds.....	6	22,121 47	1,327 29	
Stocks and bonds.....	7	68,000 00	4,410 00	
Warrants.....	5	117,306 20	5,865 31	
Warrants.....	6	7,537 52	453 26	
Warrants (Colorado).....	6	87,844 12	.....
Cash deposited.....	2	8,502 50	70 06	
Cash deposited.....	3½	51,194 98	1,279 87	
Rent.....				\$65,649 24
				223 09
CHARGES.				\$65,101 24
Interest to depositors.....			\$51,621 98	
Salaries.....			5,000 00	
Rent.....			1,600 00	
Taxes, repairs and insurance on real estate.....			126 29	
Legal expenses.....			35 84	
Printing, advertising, etc.....			240 44	
Fuel, lights, etc.....			163 76	
Other expenses.....			1,080 86	
				59,669 12
Excess of income				\$6,212 12

AMERICAN SAVINGS BANK, NEW YORK.

[Examined September 9, 1897.]

SET 3.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages.....	5 & 6				\$411,050 00
Plumbie bonds.....	3.65	\$20,000 00	118	\$22,600 00	
Te warrants.....	6	9,280 83	100	9,280 83	
ate bonds.....	4	10,000 00	104	10,400 00	
bonds.....	8	15,000 00	100	15,000 00	
e bonds.....	3½	21,000 00	100	21,000 00	
7 bonds.....	Var.	18,000 00	Var.	14,445 00	
City bonds.....	Var.	50,000 00	Var.	52,687 50	
y bonds.....	Var.	60,000 00	Var.	63,450 00	
bonds.....	7	2,000 00	143	2,860 00	
bonds.....	4	4,000 00	102½	4,090 00	
bonds.....	4	1,000 00	100	1,000 00	
town bonds.....	4½	6,000 00	108½	6,210 00	
bonds.....	7	6,000 00	109	6,540 00	
n bonds.....	4	5,000 00	101½	5,062 50	
n bonds.....	4½	10,000 00	106¾	10,675 00	
illage bonds.....	4	10,000 00	101½	10,150 00	
bonds.....	4	22,000 00	104¼	22,985 00	
age bonds.....	4	9,000 00	101½	9,185 00	
illage bonds.....	4	15,000 00	100¾	15,112 50	
illage bonds.....	4	25,000 00	102¾	25,687 50	
h village bonds..	4	20,000 00	108¼	20,650 00	
own village bds..	4	10,000 00	102½	10,350 00	
lage bonds.....	4	8,000 00	102½	8,200 00	
village bonds...	4	5,000 00	101	5,050 00	
wnsch. dist. bds.	3½	10,000 00	100	10,000 00	
town school dis-					
rn sch. dist. bds.	4½	20,000 00	106¼	21,300 00	
	5	4,500 00	102¾	4,623 75	408,374 08
	5				1,500 00
l.....				\$954 18	
ted in banks and					
anles.....				83,702 87	84,656 55
ued on bonds and					
ued on stocks and				\$6,513 95	
ued on call loans.				5,011 45	
ued on deposits in				32 71	
trust companies..		Estimated.		473 30	12,081 41
ILITIES.					\$917,612 04
rs.....				876,688 67	
ued to depositors.				5,150 01	
.....				117 30	
.....				815 00	882,270 98
.....					\$85,341 06

AMERICAN SAVINGS BANK, NEW YORK — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENT, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$577,950 00	\$18,897 50	
Bonds and mortgages	6	33,100 00	1,986 00	
Stocks and bonds	3	55,000 00	1,650 00	
Stocks and bonds	3½	31,000 00	1,085 00	
Stocks and bonds	3.65	20,000 00	730 00	
Stocks and bonds	4	154,000 00	6,160 00	
Stocks and bonds	4½	61,000 00	2,745 00	
Stocks and bonds	5	29,500 00	1,475 00	
Stocks and bonds	6	2,000 00	120 00	
Stocks and bonds	7	20,000 00	2,080 00	
State warrants	6	9,260 33	.....
Call loans	5	1,500 00	75 00	
Cash deposited	3	63,702 37	2,611 07	\$30,564 37
CHARGES.				
Interest to depositors			\$27,365 02	
Salaries			5,300 00	
Rent			3,000 00	
Printing, advertising, etc.			375 00	
Fuel, lights, etc.			13 00	
Other expenses			890 00	36,343 02
Excess of income				\$3,221 35

BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined April 1, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$9,001,050 00
United States bonds	Var.	\$3,100,000 00	Var.	\$9,276,250 00	
District of Columbia bonds ...	3.65	1,000,000 00	114	1,140,000 00	
Ohio State bonds	3	85,000 00	100	85,000 00	
New Hampshire State bonds ..	6	14,500 00	Var.	16,265 00	
Rhode Island State bonds	3½	200,000 00	104	208,000 00	
Missouri State bonds	3½	300,000 00	103½	306,750 00	
Massachusetts State bonds	Var.	1,800,000 00	Var.	1,840,000 00	
Kentucky State bonds	4	400,000 00	103½	421,000 00	
Maryland State bonds	3.65	200,000 00	101	202,000 00	
Maine State bonds	3	100,000 00	100	100,000 00	
New York city bonds	Var.	1,085,000 00	Var.	1,147,575 00	
Brooklyn city bonds	Var.	2,518,000 00	Var.	2,645,572 50	
Yonkers city bonds	7	100,000 00	Var.	136,945 00	
Rochester city bonds	7	200,000 00	119½	238,500 00	
Albany city bonds	Var.	310,000 00	Var.	311,400 00	
Syracuse city bonds	4	480,000 00	Var.	518,450 00	
Auburn city bonds	4	100,000 00	Var.	108,625 00	
Detroit city bonds	4	500,000 00	103½	543,750 00	
Cleveland city bonds	Var.	304,000 00	Var.	331,120 00	
Boston city bonds	Var.	824,000 00	Var.	870,152 50	
Providence city bonds	3½	300,000 00	102	306,000 00	
Schenectady city bonds	4	102,000 00	Var.	109,455 00	
St. Louis city bonds	4	500,000 00	Var.	532,250 00	
Faterson city bonds	5	30,000 00	114½	32,900 00	
Portland city bonds	6	100,000 00	120½	120,500 00	
Elmira city bonds	3½	100,000 00	101½	101,500 00	
Reading city bonds	4	100,000 00	Var.	103,650 00	
Hartford city bonds	3½	250,000 00	101½	254,375 00	
Allegheny city bonds	4	200,000 00	Var.	214,745 00	
Buffalo city bonds	Var.	1,105,000 00	Var.	1,205,250 00	

BROOKLYN SAVINGS BANK, BROOKLYN—(Continued).

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Kings county bonds.....	4	\$472,500 00	Var.	\$486,557 50	\$24,177,087 50
Monroe county bonds	3½	200,000 00	100½	201,000 00	
Hempstead town bonds	4	68,000 00	105	71,400 00	
Cash on hand				\$94,664 54	1,808,278 47
Cash deposited				1,707,618 98	
Real estate, banking house, new	Cost.	734,359 48	}	Est. value ..	500,000 00
Real estate, banking house, old	Cost.	49,626 67			
Real estate	Cost.	\$5,001 40		Estimated.	5,001 40
Interest accrued					225,106 62
					\$35,780,478 99
LIABILITIES.					
Due depositors				\$30,820,885 87	81,109,880 87
Interest accrued to depositors				228,945 00	
Surplus					\$4,670,648 12

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$2,052,000 00	\$82,089 00	\$1,336,002 27
Bonds and mortgages.....	4½	3,088,500 00	188,932 50	
Bonds and mortgages.....	5	3,808,550 00	190,177 50	
Bonds and mortgages.....	6	57,000 00	3,420 00	
Stocks and bonds	3	1,785,000 00	53,550 00	
Stocks and bonds	3½	4,884,000 00	153,440 00	
Stocks and bonds	3.65	1,200,000 00	43,800 00	
Stocks and bonds	4	12,937,500 00	517,500 00	
Stocks and bonds	5	421,000 00	21,200 00	
Stocks and bonds	6	602,500 00	36,150 00	
Stocks and bonds	7	815,000 00	57,050 00	
Cash deposited.....	2	807,618 98	16,152 27	
Cash deposited.....	2½	900,000 00	22,500 00	
Rents.....				740 00
				\$1,336,742 27
CHARGES.				
Interest to depositors			\$1,155,788 22	1 239,804 82
Salaries			54 109 17	
Taxes, repairs and insurance			11,902 00	
Printing, advertising, stationery, etc			1,479 00	
Fuel, lights and attendance			1,120 00	
Other expenses			5,411 00	
Excess of income				\$106,937 88

BUFFALO SAVINGS BANK, BUFFALO.

[Examined February 21, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$7,732,379 86
United States bonds	Var.	\$2,365,000 00	Var.	\$2,677,400 00	
District of Columbia bonds...	3 65	550,000 00	115	632,500 00	
Tennessee State bonds	3	100,000 00	100	100,000 00	
Erie county bonds	7	67,000 00	Var.	79,365 00	
Boston city bonds	3 1/4	250,000 00	100	250,000 00	
Buffalo city bonds	Var.	795 250 00	Var.	821,695 00	
Buffalo city warrants	5	153,161 21	100	153,161 21	
Dunkirk city bonds	4	9,026 53	100	9,026 53	
Milwaukee city bonds	7	40,000 00	113 1/4	45,300 00	
New York city bonds	Var.	450,000 00	Var.	478,000 00	
Wheatfield town school district bonds	4	50,000 00	102 1/4	51,250 00	
Call loan	5	.....	.....	.....	5,297,697 74
Banking house and lot	Cost.	149,687 61	.....	Est. value.	2,000 00
Site for new banking house ...	Cost.	293,953 27	.....	Est. value.	100,000 00
Other real estate	Cost.	83,271 93	.....	Est. value.	293,953 27
Cash on hand .....	.....	.....	.....	\$134,305 06	30,340 00
Cash deposited in banks .....	.....	.....	.....	1,020,118 73	
Interest accrued on bonds and mortgages (estimated) .....	.....	125,553 21	.....	.....	1,155,123 60
Less over one year in arrears ..	.....	18,712 60	.....	.....
Interest accrued on stocks and bonds .....	.....	.....	.....	\$106,840 61	
Interest accrued on warrants ..	.....	.....	.....	15,818 21	
Interest accrued on call loan ..	.....	.....	.....	20,229 64	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	22 22	
	.....	.....	.....	8,316 98	
					146,237 76
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$12,471,083 06	\$14,737,731 96
Interest accrued to depositors ..	.....	.....	.....	66,224 98	
Salaries accrued .....	.....	.....	.....	1,759 45	
					12,559,017 51
Surplus .....	.....	.....	.....	.....	\$2,218,714 46

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	3 1/4	\$600,000 00	\$21,000 00	
Bonds and mortgages	4	\$577,500 00		
Less over one year in arrears		150,000 00		
		\$427,500 00	17,100 00	
Bonds and mortgages	4 1/4	796,500 00	35,843 50	
Bonds and mortgages	5	\$5,732,379 36		
Less over one year in arrears		128,601 22		
		\$5,594,778 04	\$79,736 90	
Bonds and mortgages	6	35,000 00	2,100 00	
Stocks and bonds	3	200,000 00	6,000 00	
Stocks and bonds	3 1/4	1,142,050 00	39,978 75	
Stocks and bonds	3 65	55,000 00	20,075 00	
Stocks and bonds	4	2,259,026 53	90,261 06	
Stocks and bonds	6	86,000 00	5,160 00	
Stocks and bonds	7	359,000 00	23,180 00	
Warrants	5	153,161 21	7,638 06	
Call loan	5	2,000 00	100 00	
Cash deposited	1 1/4	248,818 73	2,738 27	

BUFFALO SAVINGS BANK, BUFFALO—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited.....	3	\$736,000 00	\$22,080 00	
Cash deposited.....	4	36,000 00	1,440 00	
Rents.....				\$577,496 54
				1,434 96
CHARGES.				\$578,931 50
Interest to depositors.....			\$476,891 92	
Salaries.....			31,670 00	
Taxes and expenses on site for new banking house...			4,526 46	
Taxes, repairs and insurance on other real estate.....			1,000 00	
Printing, advertising, etc.....			739 40	
Fuel, lights, etc.....			407 35	
Other expenses.....			4,000 00	
				519,305 13
Excess of income.....				\$59,626 37

BUSHWICK SAVINGS BANK, BROOKLYN.

[Examined August 7, 1897]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Bonds and mortgages.....	Var.				\$678,850 00
United States bonds.....	5	\$5,000 00	113 $\frac{3}{4}$	\$5,687 50	
District of Columbia bonds....	5	15,000 00	103 $\frac{1}{2}$	15,525 00	
Alabama State bonds.....	4	5,000 00	104 $\frac{1}{2}$	5,225 00	
California State bonds.....	4	10,000 00	107	10,700 00	
Kansas State raid certificates..	4	1,000 00	100	1,000 00	
Louisiana State bonds.....	4	30,000 00	107 $\frac{1}{2}$	32,250 00	
Missouri State bonds.....	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
Oswego county bonds.....	3 $\frac{1}{2}$	28,000 00	100	28,000 00	
Amsterdam city bonds.....	4 $\frac{1}{2}$	10,000 00	103	10,300 00	
Brooklyn city bonds.....	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
Buffalo city bonds.....	Var.	15,000 00	Var.	15,137 50	
Gloversville city bonds.....	3 $\frac{1}{2}$	22,000 00	100	22,000 00	
Grand Rapids city bonds.....	4	40,000 00	108 $\frac{1}{4}$	43,300 00	
Jamestown city bonds.....	5	21,200 00	102 $\frac{1}{4}$	21,677 00	
Johnstown city bonds.....	4	17,000 00	107	18,190 00	
Long Island City bonds.....	Var.	40,500 00	Var.	45,330 00	
Middletown city bonds.....	3 $\frac{1}{2}$	12,000 00	100	12,000 00	
Newburgh city bonds.....	4	13,000 00	107	13,910 00	
New York city bonds.....	Var.	4,200 00	Var.	4,481 00	
Niagara Falls city bonds.....	3 $\frac{1}{2}$	38,000 00	100	38,000 00	
Paterson city bonds.....	5	20,000 00	103	20,600 00	
St. Louis city bonds.....	4	1,000 00	104	1,040 00	
Chautauqua town bonds.....	4	4,000 00	100	4,000 00	
Deer Park town bonds.....	7	5,000 00	106	5,300 00	
Flatbush town bonds (now Brooklyn).....	4	5,000 00	103	5,150 00	
Hempstead town bonds.....	4	1,000 00	103 $\frac{1}{4}$	1,032 50	
Newtown town bonds.....	5	5,000 00	110 $\frac{1}{2}$	5,525 00	
New Utrecht town bonds (now Brooklyn).....	5	10,000 00	101	10,100 00	
Potter town bonds.....	7	1,000 00	114 $\frac{1}{4}$	1,142 50	
Saratoga town bonds.....	4 $\frac{1}{2}$	2,000 00	Var.	2,100 00	
Seneca Falls town bonds.....	5	5,000 00	106 $\frac{1}{4}$	5,312 50	
Smithtown town bonds.....	7	500 00	111 $\frac{3}{4}$	558 75	
Westchester town bonds (now New York city).....	4	6,000 00	100	6,000 00	
Brockport village bonds.....	4	2,000 00	100	2,000 00	
Flushing village bonds.....	7	1,000 00	117	1,170 00	
Lansingburgh village bonds..	4 $\frac{1}{2}$	2,500 00	104 $\frac{1}{2}$	2,618 75	
Richfield Springs village bds..	5	5,000 00	108	5,400 00	
Suspension Bridge village bds.	5	6,500 00	Var.	7,400 00	
Williamsbridge village bonds (now New York city).....	4	10,000 00	101	10,100 00	
					480,313 00

BUSHWICK SAVINGS BANK, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot	Cost.	\$25,000 00	.....	Est. value	\$30,000 00
Furniture and safes. ....	.....	.....	.....	.....	4,500 00
Cash on hand .....	.....	.....	.....	\$6,605 84	
Cash deposited in bank .....	.....	.....	.....	67,530 34	
					74,136 18
Interest accrued on bonds and mortgages .....	.....	7,398 93	.....	
Less over one year in arrears .....	.....	855 78	.....	
				\$6,537 25	
Interest accrued on stocks and bonds .....	.....	.....	.....	4,268 27	
Interest accrued on deposit in bank .....	.....	Estimated	.....	190 00	
Rent accrued .....	.....	.....	.....	.....	10,910 52
					110 88
					\$1,357,720 58
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,199,276 17	
Interest accrued to depositors .....	.....	.....	.....	4,052 33	
Salaries accrued .....	.....	.....	.....	49 17	
Rent collected .....	.....	.....	.....	296 70	
					1,208,674 37
Surplus .....	.....	.....	.....	.....	\$54,046 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$631,000 00		
Less over one year in arrears		17,000 00		
		\$514,000 00	\$30,700 00	
Bonds and mortgages	5½	3,000 00	165 00	
Bonds and mortgages	6	44,850 00	2,691 00	
Stocks and bonds	3½	93,000 00	3,230 00	
Stocks and bonds	3¾	38,000 00	1,435 00	
Stocks and bonds	4	150,000 00	6,000 00	
Stocks and bonds	4½	54,000 00	2,430 00	
Stocks and bonds	5	97,700 00	4,885 00	
Stocks and bonds	6	300 00	12 00	
Stocks and bonds	7	7,500 00	525 00	
Cash deposited	2	67,530 34	1,350 61	
				\$58,428 61
Rents .....	.....	.....	.....	2,351 19
				\$55,784 59
CHARGES.				
Interest to depositors .....	.....	.....	\$40,532 65	
Salaries .....	.....	.....	4,160 00	
Taxes, repairs and insurance on banking house .....	.....	.....	440 00	
Printing, advertising, etc .....	.....	.....	230 71	
Fuel, lights, etc .....	.....	.....	450 00	
Other expenses .....	.....	.....	550 10	
				49,864 46
Excess of income .....	.....	.....	.....	\$9,920 14

CARTHAGE SAVINGS BANK, CARTHAGE.

[Examined January 19, 1898]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	6	.....	.....	.....	\$42,488 50
Champion town bonds	7	\$600 00	106	\$636 00	
Diana town bonds	4	4,600 00	Var.	4,673 00	
Wilna town bonds	4	5,000 00	100	5,000 00	
Carthage village bonds	4	4,000 00	100 1/4	4,010 00	
Edwards village bonds	4	4,500 00	102 1/4	4,601 25	18,290 25
Cash on hand .....		.....		\$5,411 63	
Cash deposited in banks .....		.....		45,408 09	50,879 73
Real estate	Cost.	1,819 45	.....	Est. value.	1,819 45
Interest accrued on bonds and mortgages		1,179 16	.....	.....
Less over one year in arrears.		807 50	.....	.....
Interest accrued on stocks and bonds .....		.....	.....	\$371 66	
Interest accrued on deposits in banks .....		.....	.....	283 81	
Insurance advanced .....		.....	.....	8 96	664 43
Rent accrued .....		.....	.....	.....	8 15
					9 00
					\$114,284 50
LIABILITIES.					
Due depositors .....		.....	.....	\$113,816 25	
Interest accrued to depositors. ....		.....	.....	204 30	
Rent and salaries accrued .....		.....	.....	420 00	113,940 55
Surplus .....		.....	.....	.....	\$343 95

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	6	\$42,488 50		
Less over one year in arrears		8,125 00		
		\$34,363 50	\$2,061 81	
Stocks and bonds	4	18,100 00	724 00	
Stocks and bonds	7	600 00	42 00	
Cash deposited	8	10,000 00	800 00	
Cash deposited	8 1/4	35,468 09	1,241 38	\$4,369 19
Rent .....		.....	.....	108 00
				\$4,477 19
CHARGES.				
Interest to depositors .....		.....	\$4,087 32	
Salaries .....		.....	200 00	
Rent .....		.....	200 00	
Taxes, repairs and insurance on real estate .....		.....	47 50	
Printing, advertising, etc. ....		.....	31 59	
Other expenses .....		.....	40 74	4,607 15
Deficiency in income .....		.....	.....	\$129 96

CATSKILL SAVINGS BANK, CATSKILL.

[Examined November 26, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$382,985 31
United States bonds	4	\$146,000 00	114	\$166,440 00	
California State bonds	4	14,900 00	106½	15,828 50	
Florida State bonds	6	10,000 00	113	11,300 00	
Kansas State raid certificates	4	3,999 99	100	3,999 99	
North Dakota State bonds	4	20,000 00	110	22,000 00	
Wyoming Territory bonds	6	25,000 00	Var.	35,372 50	
Greene county bonds	3½	1,000 00	100	1,000 00	
Rockland county bonds	5	15,000 00	116½	17,512 50	
Albany city bonds	4	38,000 00	Var.	38,470 00	
Allegheny city bonds	4	20,000 00	110½	22,150 00	
Amsterdam city bonds	3	7,500 00	100	7,500 00	
Binghamton city bonds	4	10,000 00	Var.	10,792 50	
Boston city bonds	3	15,000 00	100	15,000 00	
Brooklyn city bonds	Var.	32,000 00	Var.	37,580 00	
Buffalo city bonds	5	12,000 00	101½	12,180 00	
Cincinnati city bonds	3.65	10,000 00	100	10,000 00	
Cleveland city bonds	Var.	50,000 00	Var.	53,792 50	
Elmira city bonds	4	10,000 00	103½	10,375 00	
Gloversville city bonds	4	14,000 00	107½	15,050 00	
Grand Rapids city bonds	Var.	9,000 00	Var.	9,977 50	
Hudson city bonds	4	2,000 00	108½	2,165 00	
Lockport city bonds	7	5,000 00	107	5,350 00	
Long Island City bonds	5	10,000 00	104½	10,450 00	
New York city bonds	Var.	77,700 00	Var.	79,012 50	
Olean city bonds	5	12,000 00	Var.	12,495 00	
Patterson city bonds	4½	10,000 00	110½	11,075 00	
St. Louis city bonds	6	10,000 00	109½	10,975 00	
Watertown city bonds	4	33,000 00	102½	35,157 50	
Yonkers city bonds	4	6,464 43	102½	6,609 88	
Attica town bonds	5	5,700 00	102½	5,828 25	
Durham town bonds	4	5,500 00	100	5,500 00	
Flushing town bonds	4	9,000 00	101	9,090 00	
Hunter town bonds	4	15,800 00	Var.	15,952 50	
Kingston town bonds	7	300 00	109	327 00	
Perry town bonds	7	4,400 00	106	4,664 00	
Saratoga town bonds	4½	30,000 00	Var.	31,490 00	
Windham town bonds	4	1,500 00	100	1,500 00	
Catskill village bonds	4	18,000 00	102½	18,450 00	
College Point village bonds	7	1,000 00	109	1,090 00	
Cortlandville village bonds	4	10,000 00	Var.	10,250 00	
Coxsackie village bonds	4	40,000 00	Var.	41,207 50	
Greenbush village bonds	4	10,000 00	102	10,200 00	
Ilion village bonds	4	10,000 00	103	10,300 00	
North Tonawanda village bds.	5	15,000 00	102½	15,375 00	
Plattsburgh village bonds	4	15,000 00	100	15,000 00	
Port Jervis village bonds	4	10,000 00	102	10,200 00	
Saugerties village bonds	4	7,000 00	103	7,210 00	
Tarrytown village bonds	4	10,000 00	102	10,200 00	
Tonawanda village bonds	6	12,000 00	109	13,080 00	
Catskill town school dist. bds.	4	18,000 00	101½	18,225 00	
N. Baltimore town sch'l d. bds.	4	4,500 00	101½	4,556 25	
Oneonta town school dist. bds.	4	5,000 00	100	5,000 00	
Cash deposited in U.T. Co., N.Y. ....	.....	.....	.....	\$16,732 46	
Cash deposited in Farmers' Nat. Bank, Catskill .....	.....	.....	.....	45,761 27	
Real estate	Cost.	6,890 08	.....	Est. value.	62,420 71
Insurance advanced .....	.....	.....	.....	.....	6,000 00
Interest accrued on bds. & mtgs .....	.....	8,945 37	.....	.....	15 4
Less over one year in arrears .....	.....	1,971 59	.....	.....
Interest accrued on stks. & bds .....	.....	.....	.....	\$6,273 78	
Interest accrued on deposit in trust company .....	.....	Estimated.	.....	9,487 65	
Rent accrued .....	.....	.....	.....	184 79	
					15,896 31
					7 4
					\$1,411,744 4

CATSKILL SAVINGS BANK, CATSKILL—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
depositors	\$1,207,818 58	\$1,234,268 71
not accrued to depositors	18,995 88	
not accrued	208 25	
accrued	241 50	
Surplus	\$187,485 76

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$372,985 31		
over one year in arrears		24,501 80		
		\$348,483 51	\$17,494 18	
and mortgages	6	10,000 00	600 00	
and bonds	8	22,500 00	675 00	
and bonds	3½	51,000 00	1,785 00	
and bonds	3.65	10,000 00	1,265 00	
and bonds	4	536,664 42	21,466 58	
and bonds	4½	85,000 00	1,575 00	
and bonds	5	120,400 00	6,020 00	
and bonds	6	91,000 00	5,460 00	
and bonds	7	10,700 00	749 00	
deposited	2	16,722 46	334 65	
deposited		45,761 27		
				\$56,454 89
				100 00
				\$56,554 89
CHARGES.				
not to depositors			\$39,712 91	
not			8,000 00	
repairs and insurance on real			600 00	
not			104 14	
including advertising, etc.			217 88	
expenses			800 00	
				48,984 41
Excess of income				\$12,619 96

CITY SAVINGS BANK, BROOKLYN.

[Examined August 13, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	5 & 6	.....	.....	.....	\$374,050 00
Brooklyn city bonds	4	\$12,000 00	Var.	\$ 8,280 00	
Brooklyn city bonds	3½	12,500 00	100	12,500 00	
New York city bonds	7	5,500 00	Var.	9,871 25	
Manhattan town bonds	4	30,000 00	Var.	31,550 00	
Westchester town bonds	4	5,000 00	100	5,000 00	
Lake town bonds	5	5,000 00	104½	5,212 50	
Brooklyn town bonds	4	9,000 00	Var.	9,161 25	
Brooklyn town bonds	4	17,000 00	Var.	17,258 75	
Brooklyn town bonds	7	1,000 00	111¾	1,117 50	

CATSKILL SAVINGS BANK, CATSKILL.

[Examined November 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$382,985 31
United States bonds	4	\$146,000 00	114	\$166,440 00	
California State bonds	4	14,900 00	109½	15,868 50	
Florida State bonds	6	10,000 00	113	11,200 00	
Kansas State raid certificates	4	3,999 99	100	3,999 99	
North Dakota State bonds	4	20,000 00	110	22,000 00	
Wyoming Territory bonds	6	25,000 00	Var.	35,372 50	
Greene county bonds	3½	1,000 00	100	1,000 00	
Rockland county bonds	5	15,000 00	116¾	17,512 50	
Albany city bonds	4	38,000 00	Var.	38,470 00	
Allegheny city bonds	4	20,000 00	110¾	22,150 00	
Amsterdam city bonds	3	7,500 00	100	7,500 00	
Binghamton city bonds	4	10,000 00	Var.	10,792 50	
Boston city bonds	3	15,000 00	100	15,000 00	
Brooklyn city bonds	Var.	32,000 00	Var.	37,580 00	
Buffalo city bonds	5	12,000 00	101½	12,180 00	
Cincinnati city bonds	3.65	10,000 00	100	10,000 00	
Cleveland city bonds	Var.	50,000 00	Var.	53,792 50	
Elmira city bonds	4	10,000 00	103¾	10,375 00	
Gloversville city bonds	4	14,000 00	107½	15,050 00	
Grand Rapids city bonds	Var.	9,000 00	Var.	9,977 50	
Hudson city bonds	4	2,000 00	108¾	2,165 00	
Lockport city bonds	7	5,000 00	107	5,350 00	
Long Island City bonds	5	10,000 00	104½	10,450 00	
New York city bonds	Var.	77,700 00	Var.	79,012 50	
Olean city bonds	5	12,000 00	Var.	12,495 00	
Paterson city bonds	4½	10,000 00	110¾	11,075 00	
St. Louis city bonds	6	10,000 00	109¾	10,975 00	
Watertown city bonds	4	33,000 00	102¾	35,157 50	
Yonkers city bonds	4	6,464 43	102¾	6,609 88	
Attica town bonds	5	5,700 00	102¾	5,828 25	
Durham town bonds	4	5,500 00	100	5,500 00	
Flushing town bonds	4	9,000 00	101	9,090 00	
Hunter town bonds	4	15,800 00	Var.	15,952 50	
Kingston town bonds	7	300 00	109	327 00	
Ferry town bonds	7	4,400 00	106	4,664 00	
Saratoga town bonds	4½	20,000 00	Var.	21,490 00	
Windham town bonds	4	1,500 00	100	1,500 00	
Catskill village bonds	4	18,000 00	102¾	18,450 00	
College Point village bonds ..	7	1,000 00	109	1,090 00	
Cortlandville village bonds ..	4	10,000 00	Var.	10,250 00	
Coxsackie village bonds	4	40,000 00	Var.	41,307 50	
Greenbush village bonds	4	10,000 00	102	10,200 00	
Ilion village bonds	4	10,000 00	102	10,300 00	
North Tonawanda village bds.	5	15,000 00	102¾	15,375 00	
Plattsburgh village bonds	4	15,000 00	100	15,000 00	
Port Jervis village bonds	4	10,000 00	102	10,200 00	
Saugerties village bonds	4	7,000 00	103	7,210 00	
Tarrytown village bonds	4	10,000 00	102	10,200 00	
Tonawanda village bonds ..	6	12,000 00	109	13,080 00	
Catskill town school dist. bds.	4	18,000 00	101½	18,225 00	
N. Baltimore town sch'l d. bds.	4	4,500 00	101¾	4,556 25	
Oneonta town school dist. bds.	4	5,000 00	100	5,000 00	
Cash deposited in U.T. Co., N.Y.	.....	.....	.....	\$16,732 46	944,346 2
Cash deposited in Farmers' Nat. Bank, Catskill .....	.....	.....	.....	45,761 27	
Real estate	Cost.	6,890 08	.....	Est. value.	62,493 7
Insurance advanced .....	.....	.....	.....	.....	6,000 0
Interest accrued on bds. & mtgs .....	.....	8,245 37	.....	.....	15 4
Less over one year in arrears .....	.....	1,971 59	.....	.....
Interest accrued on stks. & bds .....	.....	.....	.....	\$6,273 78	
Interest accrued on deposit in trust company .....	.....	.....	.....	9,487 65	
Rent accrued .....	.....	Estimated.	.....	134 79	15,896 2
	.....	.....	.....	.....	7 4
					\$1,411,744 4

CATSKILL SAVINGS BANK, CATSKILL—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
depositors	\$1,207,813 58	
interest accrued to depositors	15,925 88	
dividends accrued	208 25	
interest accrued	241 50	
					\$1,224,288 71
Surplus	\$187,485 78

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
deposits and mortgages	5	\$372,985 31		
do over one year in arrears		24,501 80		
		\$348,483 51	\$17,434 18	
deposits and mortgages	6	10,000 00	600 00	
stocks and bonds	3	22,500 00	675 00	
stocks and bonds	3½	51,000 00	1,785 00	
stocks and bonds	3.65	10,000 00	365 00	
stocks and bonds	4	536,664 42	21,466 58	
stocks and bonds	4½	35,000 00	1,575 00	
stocks and bonds	5	120,400 00	6,020 00	
stocks and bonds	6	91,000 00	5,460 00	
stocks and bonds	7	10,700 00	749 00	
cash deposited	2	16,732 46	334 65	
cash deposited		45,761 27		
				\$56,454 39
Interest				100 00
				\$56,554 39
CHARGES.				
Interest to depositors			\$39,712 91	
Dividends			3,000 00	
Interest			600 00	
Repairs, repairs and insurance on real estate			104 14	
Printing, advertising, etc.			217 85	
Other expenses			300 00	
				43,934 41
Excess of income				\$12,619 98

CITY SAVINGS BANK, BROOKLYN.

[Examined August 13, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
deposits and mortgages	5 & 6	.....	.....	.....	\$374,050 00
Brooklyn city bonds	4	\$12,000 00	Var.	\$ 3,280 00	
Manhattan city bonds	3½	12,500 00	100	12,500 00	
New York city bonds	7	5,500 00	Var.	9,871 25	
Manhasset town bonds	4	20,000 00	Var.	21,550 00	
Manhasset town bonds	4	5,000 00	100	5,000 00	
Manhasset town bonds	5	5,000 00	104½	5,212 50	
Manhasset town bonds	4	9,000 00	Var.	9,161 25	
Manhasset town bonds	4	17,000 00	Var.	17,258 75	
Manhasset town bonds	7	1,000 00	111½	1,117 50	

CITY SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
College Point village bonds. . .	7	\$1,000 00	117	\$1,170 00	
Geneva village bonds.	4	35,000 00	109	38,150 00	
Middleport village bonds. . . .	5	700 00	Var.	705 50	
Northarrytown village bonds	4	10,000 00	108 $\frac{1}{2}$	10,350 00	
Perry village bonds.	4	8,000 00	102 $\frac{1}{2}$	8,075 00	
Saratoga Springs village bonds	5	1,000 00	118	1,160 00	
Suspension Bridge village bds	4	6,000 00	101 $\frac{1}{2}$	6,105 00	
Islip town school district bds.	4	5,000 00	108 $\frac{1}{2}$	5,175 00	
Jamaica town school district bonds . .	5	14,000 00	Var.	14,435 00	
Marlboro town school district bonds.	5	250 00	100	250 00	
Smithfield and Middletown town school district bonds..	5	10,800 00	108 $\frac{1}{2}$	11,718 00	
Ticonderoga town school district bonds.	4	700 00	100	700 00	
Cash on hand.				\$2,548 15	\$197,844 75
Cash deposited in banks and trust companies.				83,932 85	85,481 00
Interest accrued on bonds and mortgages.				\$5,502 09	
Interest accrued on stocks and bonds.				1,609 09	
Interest accrued on deposits in banks and trust companies.		Estimated.		192 65	7,308 64
Rent paid in advance.					60 00
					\$665,739 59
LIABILITIES.					
Due depositors.				\$646 655 65	
Interest accrued to depositors.				2,636 74	
Salaries accrued.				115 50	649,408 89
Surplus.					\$16,330 70

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	5	\$296,850 00	\$14,842 50	
Bonds and mortgages.	6	77,200 00	4,632 00	
Stocks and bonds.	8 $\frac{1}{2}$	12,500 00	437 50	
Stocks and bonds.	4	132,700 00	5,308 00	
Stocks and bonds.	5	31,750 00	1,587 50	
Stocks and bonds.	7	7,500 00	595 00	
Cash deposited.	2	43,932 85	878 65	
Cash deposited.	8 $\frac{1}{2}$	40,000 00	1,400 00	\$29,611 16
CHARGES.				
Interest to depositors.			\$22,000 65	
Salaries.			3,580 00	
Rent.			1,200 00	
Printing, advertising, etc.			139 90	
Fuel, lights, etc.			78 50	
Other expenses.			264 39	27,858 44
Excess of income.				\$1,752 72

COHOES SAVINGS INSTITUTION, COHOES.

[Examined November 30, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
d mortgages.....	Var.				\$588,549 62
State bonds.....	Var.	\$30,000 00	Var.	\$32,302 50	
tate bonds.....	Var.	6,900 00	Var.	7,695 00	
ate bonds.....	5	15,000 00	103 $\frac{3}{4}$	15,487 50	
tate bonds.....	3	12,000 00	100	12,000 00	
State bonds.....	4	17,500 00	107 $\frac{3}{4}$	18,768 75	
kota State bonds.....	4	10,000 00	100 $\frac{1}{2}$	10,050 00	
kota State bonds.....	Var.	25,000 00	Var.	25,820 00	
nty bonds.....	4	45,000 00	Var.	45,875 00	
r county bonds.....	4	5,000 00	100	5,000 00	
ty bonds.....	4	28,000 00	109 $\frac{3}{4}$	30,730 00	
city bonds.....	Var.	69,000 00	Var.	73,920 00	
ty bonds.....	Var.	36,000 00	Var.	37,865 00	
ty warrants.....	Var.	30,602 20	100	30,602 20	
city bonds.....	Var.	54,000 00	Var.	57,785 00	
ty bonds.....	Var.	91,500 00	Var.	96,576 25	
ity certificates of					
ness.....	4	6,813 52	100	6,813 52	
as city bonds.....	4	15,000 00	108 $\frac{3}{4}$	16,237 50	
ty bonds.....	4	40,000 00	Var.	43,400 00	
lle city bonds.....	3	20,000 00	100	20,000 00	
nd City bonds.....	Var.	63,500 00	Var.	70,968 75	
e city bonds.....	5	15,000 00	111	16,650 00	
lis city bonds.....	4 $\frac{1}{2}$	10,000 00	112 $\frac{3}{4}$	11,275 00	
rnon city bonds.....	Var.	11,750 00	Var.	12,053 12	
i city bonds.....	4	35,000 00	Var.	35,687 50	
and New Windsor					
.....	4	21,000 00	101	21,210 00	
city bonds.....	4 $\frac{1}{2}$	35,000 00	Var.	37,875 00	
psie city bonds.....	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
ty bonds.....	Var.	100,000 00	Var.	116,985 00	
n city bonds.....	Var.	20,000 00	Var.	20,400 00	
ity bonds.....	7	3,000 00	127 $\frac{1}{2}$	3,825 00	
own bonds.....	7	7,000 00	111 $\frac{3}{4}$	7,822 50	
n bonds.....	7	2,500 00	100	2,725 00	
Springs town bonds.....	4	17,500 00	Var.	17,651 25	
lis town bonds.....	5	10,000 00	Var.	10,987 50	
n town bonds.....	4	5,000 00	101	5,050 00	
pa village bonds.....	4	4,500 00	Var.	4,557 50	
llage bonds.....	4	25,000 00	Var.	25,437 50	
village bonds.....	4	2,500 00	100	2,500 00	
i village bonds.....	4	15,000 00	102	15,300 00	
nd village bonds.....	3 $\frac{1}{2}$	8,000 00	100	8,000 00	
urgh village bonds.....	4	25,000 00	Var.	25,360 00	
ille village bonds.....	4	20,000 00	103	20,600 00	
rnon village bonds.....	4	15,000 00	102 $\frac{1}{2}$	15,337 50	
awanda village bds.....	Var.	30,000 00	Var.	30,800 00	
prings village bds.....	4	15,000 00	Var.	15,235 00	
a village bonds.....	5	10,000 00	114 $\frac{1}{4}$	11,425 00	
illage bonds.....	4	12,000 00	101 $\frac{3}{4}$	12,210 00	
village bonds.....	4	26,000 00	Var.	26,065 00	
and.....				\$1,175 02	1,191,711 34
sited in banks.....				103,046 02	
e.....	Cost.	11,232 28		Est. value.	104,221 04
advanced.....					10,000 00
anced.....					15 00
erued on bonds and					72 50
es.....				\$13,073 05	
erued on stocks and					
erued on warrants				13,419 39	
erued on deposits				2,449 83	
.....	Estimated.			1,202 16	
ied.....					30,144 43
					80 00
					\$1,934,793 93

CITY SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
College Point village bonds. . .	7	\$1,000 00	117	\$1,170 00	
Geneva village bonds.	4	35,000 00	109	38,150 00	
Middleport village bonds. . . .	5	700 00	Var.	705 50	
Northarrytown village bonds	4	10,000 00	102½	10,250 00	
Perry village bonds.	4	3,000 00	102½	3,075 00	
Saratoga Springs village bonds	5	1,000 00	116	1,160 00	
Suspension Bridge village bds	4	6,000 00	101½	6,105 00	
Islip town school district bds.	4	5,000 00	103½	5,175 00	
Jamaica town school district bonds . . .	5	14,000 00	Var.	14,435 00	
Marlboro town school district bonds.	5	250 00	100	250 00	
Smithfield and Middletown town school district bonds..	5	10,800 00	108½	11,718 00	
Ticonderoga town school district bonds.	4	700 00	100	700 00	
Cash on hand.				\$2,548 15	\$197,844 75
Cash deposited in banks and trust companies.				83,982 85	86,481 00
Interest accrued on bonds and mortgages.				\$5,502 09	
Interest accrued on stocks and bonds.				1,609 09	
Interest accrued on deposits in banks and trust companies.		Estimated.		192 66	7,308 84
Rent paid in advance.					60 00
					\$665,739 59
LIABILITIES.					
Due depositors.				\$646 656 65	
Interest accrued to depositors.				2,686 74	
Salaries accrued.				115 50	649,458 89
Surplus.					\$16,880 70

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	5	\$296,850 00	\$14,842 50	
Bonds and mortgages.	6	77,200 00	4,632 00	
Stocks and bonds.	8½	12,500 00	437 50	
Stocks and bonds.	4	132,700 00	5,308 00	
Stocks and bonds.	5	31,750 00	1,587 50	
Stocks and bonds.	7	7,500 00	585 00	
Cash deposited.	2	43,982 85	878 66	
Cash deposited.	8½	40,000 00	1,400 00	\$29,611 16
CHARGES.				
Interest to depositors.			\$22,000 65	
Salaries.			3,580 00	
Rent.			1,300 00	
Printing, advertising, etc.			139 90	
Fuel, lights, etc.			78 50	
Other expenses.			264 39	27,858 44
Excess of income.				\$1,752 71

COHOES SAVINGS INSTITUTION, COHOES.

[Examined November 30, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
nd mortgages	Var.	.....	.....	.....	\$588,549 62
a State bonds.....	Var.	\$30,000 00	Var.	\$32,302 50	
State bonds	Var.	6,900 00	Var.	7,695 00	
ate bonds	5	15,000 00	103 $\frac{3}{4}$	15,487 50	
State bonds	3	12,000 00	100	12,000 00	
ia State bonds.	4	17,500 00	107 $\frac{3}{4}$	18,768 75	
akota State bonds	4	10,000 00	109 $\frac{3}{4}$	10,950 00	
akota State bonds	Var.	25,000 00	Var.	25,820 00	
ounty bonds	4	45,000 00	Var.	45,875 00	
aer county bonds.....	4	5,000 00	100	5,000 00	
city bonds	4	28,000 00	109 $\frac{3}{4}$	30,730 00	
n city bonds.....	Var.	69,000 00	Var.	73,920 00	
city bonds	Var.	36,000 00	Var.	37,865 00	
city warrants	Var.	30,602 20	100	30,602 20	
id city bonds	Var.	54,000 00	Var.	57,785 00	
city bonds	Var.	91,500 00	Var.	96,578 25	
city certificates of edness.	4	6,813 52	100	6,813 52	
nes city bonds.....	4	15,000 00	108 $\frac{3}{4}$	16,237 50	
city bonds	4	40,000 00	Var.	43,400 00	
ille city bonds	3	20,000 00	100	20,000 00	
and City bonds	Var.	63,500 00	Var.	70,968 75	
ee city bonds	5	15,000 00	111	16,650 00	
olls city bonds	4 $\frac{1}{2}$	10,000 00	113 $\frac{3}{4}$	11,275 00	
'ernon city bonds	Var.	11,750 00	Var.	12,053 12	
gh city bonds	4	35,000 00	Var.	35,687 50	
gh and New Windsor	4	21,000 00	101	21,210 00	
i city bonds	4 $\frac{1}{2}$	35,000 00	Var.	37,875 00	
epsie city bonds.....	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
city bonds	Var.	100,000 00	Var.	116,335 00	
wn city bonds.....	Var.	20,000 00	Var.	20,400 00	
city bonds	7	3,000 00	127 $\frac{1}{2}$	3,825 00	
town bonds.....	7	7,000 00	111 $\frac{1}{4}$	7,822 50	
wn bonds	7	2,500 00	109	2,725 00	
a Springs town bonds.	4	17,500 00	Var.	17,651 25	
alls town bonds.....	5	10,000 00	Var.	10,937 50	
own town bonds	4	5,000 00	101	5,050 00	
Spa village bonds	4	4,500 00	Var.	4,557 50	
village bonds	4	25,000 00	Var.	25,487 50	
a village bonds	4	2,500 00	100	2,500 00	
ish village bonds	4	15,000 00	102	15,300 00	
land village bonds....	3 $\frac{1}{2}$	8,000 00	100	8,000 00	
burgh village bonds ..	4	25,000 00	Var.	25,360 00	
eville village bonds...	4	20,000 00	103	20,600 00	
'ernon village bonds...	4	15,000 00	102 $\frac{1}{2}$	15,337 50	
onawanda village bds.	Var.	30,000 00	Var.	30,800 00	
a Springs village bds..	4	15,000 00	Var.	15,225 00	
da village bonds.....	5	10,000 00	114 $\frac{1}{4}$	11,425 00	
village bonds	4	12,000 00	101 $\frac{3}{4}$	12,210 00	
oy village bonds.....	4	26,000 00	Var.	26,065 00	
hand .....	.....	.....	.....	\$1,175 02	1,191,711 34
osited in banks .....	.....	.....	.....	103,046 02	
ate	Cost.	11,232 28	.....	Est. value.	104,221 04
se advanced.....	.....	.....	.....	.....	10,000 00
vanced .....	.....	.....	.....	.....	15 00
accrued on bonds and .....	.....	.....	.....	.....	72 50
ages .....	.....	.....	.....	\$13,073 05	
accrued on stocks and .....	.....	.....	.....	.....	13,419 39
accrued on warrants .....	.....	.....	.....	.....	2,449 83
accrued on deposits .....	.....	.....	.....	.....	.....
ts	Estimated.	.....	.....	1,202 16	30,144 43
rued.....	.....	.....	.....	.....	80 00
					\$1,024,793 93

COHOES SAVINGS INSTITUTION, COHOES—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors	\$1,765,424 83	\$1,765,477 99
Interest accrued to depositors	27,630 08	
Salaries accrued	19 30	
Rent accrued	413 88	
Surplus	\$31,315 94

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$31,000 00	\$1,240 00	\$55,297 99
Bonds and mortgages	5	62,301 62	3,110 08	
Bonds and mortgages	6	495,848 00	29,730 00	
Stocks and bonds	3	54,000 00	1,620 00	
Stocks and bonds	3½	23,000 00	960 00	
Stocks and bonds	4	627,068 53	25,082 54	
Stocks and bonds	4½	162,000 00	7,290 00	
Stocks and bonds	5	195,500 00	9,775 00	
Stocks and bonds	6	6,000 00	360 00	
Stocks and bonds	7	25,400 00	1,968 00	
Warrants	4	9,919 00	396 76	
Warrants	5	20,638 30	1,034 16	
Cash deposited	3½	78 046 02	1,951 15	
Cash deposited	3	25,000 00	750 00	
Rents	576 00
CHARGES.				\$55,673 99
Interest to depositors	\$66,733 06	70 828 06
Salaries .....	.....	.....	2,100 00
Rent .....	.....	.....	1,000 00
Taxes, repairs and insurance on real estate .....	.....	.....	100 00
Printing, advertising, etc .....	.....	.....	600 00
Other expenses .....	.....	.....	236 00
Excess of income	\$15,015 63

COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Examined September 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$336,733 00
United States bonds	4	\$15,000 00	126	\$18,900 00	
Missouri State bonds	3½	35,000 00	100	35,000 00	\$35,000 00
Boston city bonds	4	15,000 00	107¾	16,162 50	
Brooklyn city bonds	4	25,000 00	Var.	27,328 50	
New York city bonds	3½	20,000 00	100	20,000 00	
College Point village bonds	7	58,000 00	Var.	68,643 50	
Cash on hand	\$7,480 01	46,454 13
Cash deposited in banks and trust companies .....	.....	.....	.....	38,974 12

COLLEGE POINT SAVINGS BANK, COLLEGE POINT—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate.....	Cost.	\$8,810 32	.....	Est. value.	\$8,500 00
Furniture and fixtures	500 00
Interest accrued on bonds and mortgages	\$8,807 00	
Interest accrued on stocks and bonds	1,955 28	
Interest accrued on deposits in banks and trust companies	Estimated.	.....	211 27	5,978 55
LIABILITIES.					\$548,828 18
Due depositors.....	\$452,067 38	
Interest accrued to depositors.....	3,600 53	
Salaries accrued.....	422 21	
Rent accrued.....	60 67	456,220 78
Surplus.....	\$87,601 40

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$11,000 00	\$495 00	
Bonds and mortgages	5	200,175 00	10,008 75	
Bonds and mortgages.....	6	75,558 00	4,533 48	
Stocks and bonds	8½	64,000 00	2,240 00	
Stocks and bonds	4	55,000 00	2,200 00	
Stocks and bonds	7	58,000 00	4,060 00	
Cash deposited	2	28,338 57	566 77	
Cash deposited	3	10,635 55	819 07	\$24,423 07
CHARGES.				
Interest to depositors.....	.....	.....	\$16,726 49	
Salaries.....	.....	.....	1,900 00	
Rent.....	.....	.....	300 00	
Printing, advertising, etc.....	.....	.....	183 53	
Other expenses.....	.....	.....	222 50	
Taxes, repairs & insurance on real estate .....	.....	.....	205 00	19,537 61
Excess of income .....	.....	.....	.....	\$4,885 46

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Examined April 23, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$10,408,622 00
United States bonds	4	\$1,500,000 00	112½	\$1,683,750 00	
Connecticut State bonds	3	500,000 00	100	500,000 00	
Missouri State bonds	3½	650,000 00	Var.	664,013 50	
Kansas State bonds.....	4	1,435 90	100	1,435 90	
Ohio State bonds	4½	150,000 00	104	156,000 00	
New York city bonds.....	Var.	250,000 00	Var.	271,125 00	
Brooklyn city bonds.....	Var.	2,168,000 00	Var.	2,270,870 00	
Rochester city bonds.....	3	300,000 00	95½	285,750 00	
Poughkeepsie city bonds.....	3	50,000 00	97	48,500 00	
Buffalo city bonds.....	3½	497,500 00	Var.	501,962 50	

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Detroit city bonds	4	\$170,000 00	109½	\$186,150 00	\$10,070,698 40
Long Island City bonds	4½	250,000 00	100	250,000 00	
Des Moines city bonds	4	400,000 00	107½	429,173 50	
Kings county bonds	Var.	1,370,000 00	Var.	1,445,587 50	
Queens county bonds	4	400,000 00	109½	437,000 00	
Gravesend town bonds	5	446,000 00	Var.	509,927 00	
Hempstead town bonds	4	150,000 00	Var.	155,220 00	
Flatbush town bonds	Var.	233,000 00	Var.	233,737 50	
Richmond Hill village bonds ..	4	40,000 00	Var.	41,450 00	
Cash on hand	\$140,654 26	1,465,946 40
Cash deposited .....	.....	.....	.....	1,316,293 13
Real estate, banking house	Cost.	\$25,000 00	Est'd.	\$257,000 00	364,923 03
Other real estate	Cost.	134,923 03	Est'd.	134,923 03	
Interest accrued on bonds and mortgages.	233,812 03		343,773 40
Less over one year in arrears .	.....	1,330 00	.....	
Other interest accrued	\$232,492 03	\$329,672,957 91
				110,290 37	
LIABILITIES.					
Due depositors	\$90,755,533 40	20,906,065 64
Interest accrued to depositors .	.....	.....	.....	240,533 44
Surplus	\$1,076,898 07

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$410,000 00	\$16,400 00	\$489,253 07
Bonds and mortgages	4½	957,500 00	40,693 75	
Bonds and mortgages	4½	\$1,167,500 00		
Less over one year in arrears		20,000 00		
		\$4,147,500 00	186,637 50	373,684 98
Bonds and mortgages	4½	250,000 00	11,875 00	
Bonds and mortgages	5	4,377,050 00	218,863 50	
Bonds and mortgages	6	246,573 00	14,794 32	
Stocks and bonds	3	1,550,000 00	\$46,500 00	
Stocks and bonds	3½	1,762,500 00	61,687 50	
Stocks and bonds	4	4,817,435 00	193,697 43	
Stocks and bonds	4½	400,000 00	18,000 00	34,300 00
Stocks and bonds	5	746,000 00	37,300 00	
Stocks and bonds	7	250,000 00	17,500 00	
Cash deposited	3	200,000 00	\$4,000 00	
Cash deposited	2½	250,000 00	6,250 00	2,517 25
Cash deposited	8	575,000 00	17,250 00	
Cash deposited	3½	200,000 00	7,000 00	\$390,953 23
Rents				
CHARGES.				889,516 11
Interest to depositors			\$773,143 58	
Salaries			44,800 00	
Taxes, repairs and insurance			7,462 25	
Legal expenses			250 00	
Printing, advertising, fuel, lights, etc.			5,087 94	
Other expenses			11,774 34	\$30,427 21
Excess of income				

DIME SAVINGS BANK OF WILLIAMSBURG, BROOKLYN.

[Examined October 12, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$1,773,870 00
United States bonds	Var.	\$150,000 00	Var.	\$166,125 00	
Kings county bonds	4	90,000 00	Var.	98,437 50	
Brooklyn city bonds	Var.	245,500 00	Var.	273,882 50	
Buffalo city bonds	7	1,000 00	118	1,180 00	
Mount Vernon city bonds	5	32,000 00	105 1/4	33,680 00	
New York city bonds	Var.	185,600 00	Var.	29,446 75	
Syracuse city bonds	4	50,000 00	100 1/4	50,250 00	
Alexandria town bonds	7	10,300 00	107 1/4	11,072 50	
Philadelphia town bonds	7	15,000 00	107 1/4	16,125 00	
Theresa town bonds	7	5,600 00	107 1/4	6,020 00	
Cash on hand .....	.....	.....	.....	\$8,168 39	871,219 25
Cash deposited in banks and trust companies .....	.....	.....	.....	248,799 96	
Banking house and lot	Cost.	90,571 57	.....	Est. value.	256,968 35
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$29,894 40	65,000 00
Interest accrued on stocks and bonds .....	.....	.....	.....	11,617 88	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	211 66	
					41,713 69
					\$3,008,771 49
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,749,557 15	
Interest accrued to depositors .....	.....	.....	.....	28,048 17	
Salaries accrued .....	.....	.....	.....	801 62	
Rent paid in advance .....	.....	.....	.....	80 00	
					2,777,886 94
Surplus .....	.....	.....	.....	.....	\$230,684 55

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4 1/2	\$85,000 00	\$3,825 00	
Bonds and mortgages	5	1,679,470 00	83,973 50	
Bonds and mortgages	6	9,400 00	564 00	
Stocks and bonds	4	319,000 00	12,760 00	
Stocks and bonds	5	116,500 00	5,825 00	
Stocks and bonds	6	169,900 00	10,194 00	
Stocks and bonds	7	179,600 00	12,572 00	
Cash deposited	2	68,700 96	1,364 00	
Cash deposited	3	180,000 00	5,400 00	
Rent .....	.....	.....	.....	\$186,489 50
				420 00
				\$186,909 50
CHARGES.				
Interest to depositors .....	.....	.....	\$99,973 90	
Salaries .....	.....	.....	9,000 00	
Taxes, repairs and insurance on banking house .....	.....	.....	1,793 63	
Printing, advertising, etc .....	.....	.....	309 07	
Fuel, lights, etc .....	.....	.....	772 32	
Other expenses .....	.....	.....	780 11	
				113,239 33
Excess of income .....	.....	.....	.....	\$23,670 17

DOLLAR SAVINGS BANK, NEW YORK CITY.

[Examined September 15, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$277,900 00
United States bonds.....	6	\$17,000 00	Var.	\$17,490 00	
Massachusetts State bonds ..	3 1/4	5,000 00	100	5,000 00	
Boston city bonds.....	3 1/4	5,000 00	100	5,000 00	
Minneapolis city bonds.....	4	6,000 00	Var.	6,655 00	
New York city bonds	Var.	17,000 00	Var.	18,040 00	
Cash on hand				\$2,816 59	52,185 00
Cash deposited in banks and trust companies.....				41,373 85	44,190 44
Interest accrued on bonds and mortgages.....				\$3,996 10	
Interest accrued on stocks and bonds				490 63	
Interest accrued on deposits in bank and trust company....		Estimated.		229 50	4,716 23
Rent paid in advance					17 50
					\$379,009 17
LIABILITIES.					
Due depositors				\$373,823 85	
Interest accrued to depositors.....				2,280 02	
Salaries accrued.....				37 50	376,146 37
Surplus					\$2,862 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$216,300 00	\$10,815 60	
Bonds and mortgages.....	6	61,600 00	3,696 00	
Stocks and bonds	3	10,000 00	300 00	
Stocks and bonds	3 1/4	10,000 00	350 00	
Stocks and bonds	4	6,000 00	240 00	
Stocks and bonds	5	5,000 00	250 00	
Stocks and bonds	6	17,000 00	1,020 00	
Stocks and bonds	7	2,000 00	140 00	
Cash deposited.....	2	5,098 85	101 88	
Cash deposited.....	4	36,220 00	1,451 20	\$18,364 08
CHARGES.				
Interest to depositors			\$11,091 50	
Salaries			1,108 00	
Rent			420 00	
Printing, advertising, etc.....			370 00	
Fuel, lights, etc			200 00	
Other expenses			100 00	13,349 50
Excess of income				\$5,014 58

EXAMINATIONS.

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EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined August 17, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate	Amount.	
and mortgages.....	5 & 6	.....	.....	.....	\$1,817,800 00
of States bonds.....	4	\$150,000 00	112	\$168,000 00	
of State bonds.....	3	50,000 00	100	50,000 00	
county bonds.....	Var.	237,000 00	Var.	244,715 00	
city bonds.....	Var.	200,000 00	Var.	207,350 00	
city bonds.....	Var.	185,000 00	Var.	228,187 50	
city bonds.....	Var.	100,000 00	Var.	100,000 00	
ish (now Brooklyn) town					
ls.....	4	80,000 00	Var.	83,740 00	
stead town bonds.....	5	16,000 00	Var.	17,717 50	
ra town bonds.....	5	5,000 00	100	5,000 00	
Island village bonds.....	3½	12,000 00	100	12,000 00	
ing village bonds.....	4	15,000 00	103	15,450 00	
on hand.....				\$28,665 94	1,182,110 00
deposited in banks and				172,847 05	
t companies.....					201,512 99
ng house and lot.....	Cost.	47,741 60		Estimated.	30,000 00
st accrued on bonds and					15,171 00
trages.....					7,298 62
st accrued on stocks and					
ls.....					533 92
st accrued on deposits				Estimated.	
inks and trust companies					\$2,708,996 58
LIABILITIES.					
epositors.....				\$2,467,150 88	
st accrued to depositors				10,831 79	
es.....				28 06	2,478,011 88
urplus.....					\$285,915 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	5	\$1,285,800 00	\$64,290 00	
and mortgages.....	6	31,500 00	1,890 00	
s and bonds.....	3	100,000 00	3,000 00	
s and bonds.....	3½	222,000 00	10,220 00	
s and bonds.....	4	532,000 00	22,080 00	
s and bonds.....	5	46,000 00	2,300 00	
s and bonds.....	6	35,000 00	2,100 00	
s and bonds.....	7	25,000 00	1,750 00	
deposited.....	2	48,986 82	979 74	
deposited.....	2½	123,860 28	3,096 50	\$111,706 24
.....				386 00
CHARGES.				\$112,042 24
st to depositors.....			\$84,771 80	
les.....			10,320 00	
i, repairs and insurance on banking			596 17	
se.....			1,011 05	
ing, advertising, etc.....			879 88	
lights, etc.....			1,603 68	98,741 58
* expenses.....				\$13,300 66
xcess of income.....				

EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[Examined April 6, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$140,325 00
United States bonds.....	Var.	\$108,500 00	Var.	\$115,387 50	
District of Columbia bonds....	3.65	10,000 00	112	11,200 00	
Maine State bonds.....	3	10,000 00	100	10,000 00	
Amsterdam city bonds.....	3	10,000 00	100	10,000 00	
Brooklyn city bonds.....	3	7,000 00	100	7,000 00	
Long Island City bonds.....	4½	10,000 00	Var.	10,775 00	
Mount Vernon city bonds.....	Var.	51,250 00	Var.	53,508 12	
New York city bonds.....	3	20,000 00	100	20,000 00	
Eastchester town bonds.....	3½	12,000 00	100	12,000 00	
Eastchester t'wn sch. dist. bds.	4	8,750 00	102½	8,990 62	
Eastchester t'wn sch. dist. bds.	4	40,500 00	Var.	40,950 00	
Pelham t'wn cerfts., in default	5	3,500 00			
Furniture and safes.....					290,756 34
Cash on hand.....				\$2,295 79	300 00
Cash deposit in banks and trust companies.....				42,984 33	
Interest accrued on bonds and mortgages.....		3,544 74			45,273 13
Less over one year in arrears.....		458 75			
Int. accrued on stks. and bds.				\$3,190 99	
Interest accrued on deposits in banks and trust companies.....		Estimated.		1,555 03	
				239 67	4,885 69
LIABILITIES.					\$490,540 05
Due depositors.....				\$406,025 67	
Interest accrued to depositors.....				3,984 09	
Salaries accrued.....				40 00	
Rent accrued.....				106 66	
					470,106 43
Surplus.....					\$320,433 63

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$9,600 00	\$480 00	
Bonds and mortgages.....	6	\$130,725 00		
Less over one year in arrears.....		4,500 00		
		\$126,225 00	7,578 50	
Stocks and bonds.....	3	47,000 00	1,410 00	
Stocks and bonds.....	3½	12,000 00	430 00	
Stocks and bonds.....	3.65	10,000 00	365 00	
Stocks and bonds.....	4	138,000 00	5,520 00	
Stocks and bonds.....	4½	10,000 00	450 00	
Stocks and bonds.....	5	\$53,500 00		
Less Town of Pelham bonds, in default.....		3,500 00		
		\$50,000 00	2,500 00	
Stocks and bonds.....	6	18,000 00	900 00	
Cash deposited.....	3	36,605 49	1,098 16	
Cash deposited.....		6,378 84		\$20,776 65
CHARGES.				
Interest accrued to depositors.....			\$14,908 16	
Salaries.....			2,400 00	
Rent.....			400 00	
Legal expenses.....			45 00	
Printing, advertising, etc.....			100 00	
Other expenses.....			206 80	
				18,059 96
Excess of income.....				\$20,717 69

EXAMINATIONS.

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EAST SIDE SAVINGS BANK, ROCHESTER.

[Examined December 17, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$1,889,206 17
United States bonds.....	4	\$300,000 00	129%	\$389,250 00	
District of Columbia bonds...	3.60	100,000 00	109	109,000 00	
South Dakota State bonds. .	4	50,000 00	105%	52,750 00	
Wyoming State bonds.....	6	15,000 00	Var.	19,375 00	
Rochester city bonds.....	7	5,000 00	113%	5,662 50	
Henrietta town bonds.....	4	6,000 00	100	6,000 00	
Middlebury town bonds.....	4%	22,000 00	107%	23,650 00	
Wheatland town bonds.....	4	6,000 00	100	6,000 00	
Suspension Bridge village bonds.....	Var.	27,000 00	Var.	29,638 75	
Banking house and lot.....	Cost.	120,000 00		Est. value.	641,326 25
Other real estate.....	Cost.	112,528 37		Est. value.	120,000 00
Land contract.....					102,500 00
Call loans.....					950 00
Cash on hand.....				\$8,910 68	22,000 00
Cash deposited in banks and trust companies.....				510,216 43	
Interest accrued on bonds and mortgages.....		17,911 83			519,127 11
Less over one year in arrears.....		2,290 01			
Interest accrued on stocks and bonds.....				\$15,631 82	
Interest accrued on call loans.....				2,965 07	
Interest accrued on land contract.....				16 89	
Interest accrued on deposits in banks and trust companies.....		Estimated.		59 10	
Rent accrued.....				5,152 79	23,846 27
					1,136 95
					\$3,320,092 75
LIABILITIES.					
Due depositors.....				\$3,083,914 61	
Interest accrued to depositors.....				5,048 48	
Salaries accrued.....				553 60	
Cashier's checks outstanding..				765 22	
Taxes accrued.....				1,921 89	
					3,042,208 80
Surplus.....					\$277,883 95

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,889,206 17		
Less over one year in arrears.....		40,145 50		
		\$1,849,060 67	\$92,453 08	
Stocks and bonds.....	3.65	100,000 00	3,650 00	
Stocks and bonds.....	4	362,000 00	14,480 00	
Stocks and bonds.....	4%	22,000 00	980 00	
Stocks and bonds.....	5	21,500 00	1,075 00	
Stocks and bonds.....	6	15,000 00	900 00	
Stocks and bonds.....	7	10,500 00	735 00	
Call loan (F. A. Hill).....	5	400 00		
Call loan (Coffin & Stanton).....	5	20,000 00		
Call loan.....	5	1,800 00	80 00	
Land contract.....	5	360 00	47 50	
Cash deposited.....	2	100,348 64	2,006 97	

EAST SIDE SAVINGS BANK, ROCHESTER—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited	3	\$15,000 00	\$450 00	
Cash deposited	3½	10,000 00	350 00	
Cash deposited	4	884,867 79	15,894 71	\$122,612 21
Rent				9,752 12
				\$142,364 33
CHARGES.				
Interest to depositors			\$118,599 76	
Salaries			12,450 00	
Taxes, repairs and insurance on banking house			3,576 42	
Taxes, repairs and insurance on other real estate			2,940 29	
Legal expenses			130 50	
Printing, advertising, etc.			456 22	
Fuel, lights, etc.			3,160 90	
Other expenses			274 70	
				136,578 79
Excess of income				\$5,785 54

ELMIRA SAVINGS BANK, ELMIRA.

[Examined December 27, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages, old account	5				\$8,125 00
Bonds and mortgages, new account	5 & 6				12,100 00
Furniture and safe, old account					100 00
Cash on hand, old account				\$394 40	
Cash on hand, new account....				314 90	
Cash deposited in Chemung Canal Bank, old account				2,575 98	
Cash deposited in Chemung Canal Bank, new account....				18,591 42	
Cash deposited in Elmira National Bank, in hands of receiver		\$14,946 64	Allo'd at 4%	597 87	22,474 57
Interest accrued on bonds and mortgages, old account....				\$48 09	
Interest accrued on bonds and mortgages, new account ...				153 76	
Interest accrued on deposits in Chemung Canal Bank, new account				44 00	
Interest accrued on deposits in Chemung Canal Bank, old account				12 20	
					268 14
					\$44,087 71
LIABILITIES.					
Due depositors, old accounts..				\$22,064 73	
Due depositors, new accounts..				21,456 56	
Interest accrued to depositors.				407 26	
Salary accrued				57 73	
					64,000 28
Deficiency					\$20,548 28

ELMIRA SAVINGS BANK, ELMIRA—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages, old account	5	\$8,125 00	\$406 25	
Bonds and mortgages, new account.....	5	7,400 00	370 00	
Bonds and mortgages, new account.....	6	5,700 00	342 00	
Cash deposited, old account	4	2,575 98	108 04	
Cash deposited, new account	4	18,591 42	743 65	
Cash deposited, old account		14,946 64		\$1,964 94
CHARGES				
Interest to depositors, new accounts....			\$883 28	
Interest to depositors, old accounts				
Salaries			800 00	
Rent			330 00	
Other expenses, old accounts			157 85	
Other expenses, new accounts.....			73 09	2,198 72
Deficiency in income.....				\$228 78

EMPIRE STATE SAVINGS BANK, BUFFALO.

[Examined February 18, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$441,455 95
Louisiana State bonds.....	4	\$40,000 00	107 1/4	\$42,900 00	
Tennessee State bonds	3	37,800 00	100	37,800 00	
Buffalo city warrants	5	21,755 75	100	21,755 75	
Arcade town bonds	7	2,000 00	108	2,190 00	
Springville village bonds.....	4	16,500 00	103 1/4	16,912 50	190,968 25
Real estate	Cost.	17,776 81		Est. value.	11,950 00
Cash on hand				\$6,416 53	
Cash deposited in banks.....				161,127 18	167,543 71
Furniture and fixtures.....					5,067 15
Interest accrued on bonds and mortgages		5,362 21			
Less over one year in arrears..		167 02			
Interest accrued on stocks and bonds				\$5,195 19	
Interest accrued on warrants..				400 71	
Interest accrued on deposits in banks				342 80	
Rent accrued			Estimated.	715 52	6,654 23
					101 00
					\$758,760 28
LIABILITIES.					
Due depositors				\$724,542 24	
Interest accrued to depositors.				3,463 07	
Salaries accrued.....				20 82	
Rent accrued.....				149 64	728,174 77
Surplus					\$25,585 51

EMPIRE STATE SAVINGS BANK, BUFFALO—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$411,805 95		
Less over one year in arrears.....		2,400 00		
		<u>\$409,405 95</u>	\$20,470 30	
Bonds and mortgages	6	\$20,650 00		
Less over one year in arrears		500 00		
		<u>\$20,150 00</u>	1,749 00	
Stocks and bonds.....	3	37,300 00	1,119 00	
Stocks and bonds.....	4	56,500 00	2,360 00	
Stocks and bonds.....	7	2,000 00	140 00	
Warrants.....	5	21,755 75	1,087 79	
Cash deposited.....	2	25,040 06	500 80	
Cash deposited.....	4	136,087 12	5,443 48	
Rent.....				\$32,770 37
				340 00
CHARGES.				\$33,110 37
Interest to depositors.....			\$26,518 25	
Salaries			3,800 00	
Rent, banking rooms			3,000 00	
Taxes, repairs and insurance on real estate			195 55	
Printing, advertising, etc.....			500 00	
Other expenses.....			500 00	
				34,513 80
Deficiency in income.....				\$1,403 43

EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[Examined October 29, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$919,550 00
Alabama State bonds	Var.	\$55,000 00	Var.	\$51,100 00	
Idaho State bonds.....	Var.	30,000 00	116	34,800 00	
Louisian State bonds.....	4	150,000 00	107½	161,300 00	
North Carolina State bonds.....	6	15,000 00	139½	20,887 50	
North Dakota State bonds.....	4	10,000 00	109½	10,950 00	
North Dakota State bonds (Soldiers' Home certificates)....	6	6,047 00	100	6,047 00	
Texas State bonds.....	5	4,000 00	115	4,600 00	
Amsterdam city bonds.....	4	18,000 00	112	20,160 00	
Long Island City bonds.....	Var.	35,000 00	Var.	37,476 25	
Mount Vernon city bonds.....	4	10,000 00	106	10,600 00	
Schenectady city bonds.....	4	10,000 00	106	10,600 00	
Troy city bonds.....	4½	2,000 00	116½	2,320 00	
Utica city bonds.....	5½	2,000 00	100	2,000 00	
Cooperstown town bonds.....	4	15,000 00	103¼	15,537 50	
Covert town bonds.....	7	4,300 00	110¼	4,740 75	
Enfield town bonds.....	7	1,000 00	110¼	1,102 50	
Flatbush town bonds (now Brooklyn).....	4	36,000 00	Var.	37,577 50	
Gravesend town bonds (now Brooklyn).....	5	100,000 00	Var.	120,462 50	
Jamaica town bonds.....	4	20,000 00	112¼	20,500 00	
Newfield town bonds.....	7	2,300 00	110¼	2,535 75	
New Lebanon town bonds.....	4	3,000 00	102	3,060 00	
New Utrecht town bonds (now Brooklyn).....	5	100,000 00	131	131,000 00	
Seneca Falls town bonds.....	5	15,000 00	113¼	17,065 00	
West Farms town bonds (now New York).....	7	500 00	134	670 00	
Yates town bonds.....	5	1,000 00	132	1,080 00	
College Point village bonds....	7	1,000 00	121¼	1,217 50	

EXCELSIOR SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Freeport village bonds.....	5	\$35,000 00	117½	\$41,125 00	
Far Rockaway village bonds..	5	20,000 00	119	23,800 00	
Fort Plain village bonds ..	4	49,000 00	101½	49,735 00	
Greenbush village bonds	4	49,000 00	103	49,980 00	
North Tonawanda village bonds (now city)	4	21,000 00	108	21,630 00	
Richfield Springs village bonds	5	7,500 00	115½	8,643 75	
Whitehall village bonds	4	10,000 00	102½	10,225 00	
Whitestone village bonds	6	8,998 62	106	9,538 54	
Addison town school dist. bds	4	19,000 00	101½	19,287 50	
Westchester town school district bonds (now New York)..	5	10,000 00	116½	11,650 00	
Call loans	Var.	.....	.....	.....	\$994,614 54
Cash on hand .....	.....	.....	.....	\$7,225 16	68,500 00
Cash deposited in bank.....	.....	.....	.....	93,234 92	
Real estate	Cost.	4,612 88	.....	Est. value.	100,480 08
Furniture and fixtures.....	.....	.....	.....	.....	4,329 31
Insurance advanced .....	.....	.....	.....	.....	2,500 00
Salaries prepaid .....	.....	.....	.....	.....	61 20
Rent prepaid .....	.....	.....	.....	.....	41 53
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,480 27	44 45
Interest accrued on stocks and bonds .....	.....	.....	.....	15,336 08	
Interest accrued on call loans.	.....	.....	.....	223 94	
Interest accrued on deposit in bank .....	.....	Estimated.	.....	161 45	
Rent accrued .....	.....	.....	.....	.....	19,201 74
	.....	.....	.....	.....	23 33
	.....	.....	.....	.....	\$2,104,326 18
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,979,468 26	
Interest accrued to depositors .....	.....	.....	.....	19,801 03	
Expenses accrued .....	.....	.....	.....	15 84	
	.....	.....	.....	.....	1,999,288 23
Surplus .....	.....	.....	.....	.....	\$106,087 95

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$43,000 00	\$1,720 00	
Bonds and mortgages.....	4½	238,800 00	10,746 00	
Bonds and mortgages.....	4¾	90,000 00	4,275 00	
Bonds and mortgages.....	5	482,350 00	24,117 50	
Bonds and mortgages.....	6	65,400 00	3,924 00	
Stocks and bonds.....	3½	6,000 00	210 00	
Stocks and bonds.....	4	490,500 00	17,220 00	
Stocks and bonds.....	4½	24,500 00	1,102 50	
Stocks and bonds.....	5	369,500 00	18,475 00	
Stocks and bonds.....	6	34,045 62	2,042 74	
Stocks and bonds.....	7	11,100 00	777 00	
Call loans	4	44,500 00	1,780 00	
Call loans	4½	19,000 00	845 00	
Cash deposited	2	68,234 92	1,364 70	
Cash deposited	3	25,000 00	750 00	
Rent .....	.....	.....	.....	\$80,349 44
	.....	.....	.....	300 00
	.....	.....	.....	\$80,649 44

EXCELSIOR SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	\$60,419 15	
Salaries	10,798 00	
Rent	5,500 00	
Taxes, repairs and insurance on real estate.....	90 86	
Legal expenses.....	350 00	
Printing, advertising, etc.....	556 40	
Fuel, lights, etc.....	101 83	
Other expenses	887 32	\$78,698 06
Excess of income.....	\$10,966 38

FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT.

[Examined February 25, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$532,921 00
United States bonds.....	4	\$135,000 00	Var.	\$161,925 00	
Colorado State warrants	6	216 00	100	216 00	
Idaho State warrants.....	Var.	15,021 57	100	15,021 57	
Idaho State bonds	4	11,000 00	109%	12,072 50	
Louisiana State bonds.....	4	50,000 00	107%	53,625 00	
Tennessee State bonds.....	3	100,000 00	100	100,000 00	
Washington State warrants.....	Var.	108,887 78	100	108,887 78	
Buffalo city warrants	5	24,987 00	100	24,987 00	
Des Moines city bonds.....	4	20,000 00	108%	21,650 00	
Lockport city bonds	Var.	20,285 04	Var.	20,856 43	
Lockport city certificates of indebtedness.....	Var.	70,970 50	100	70,970 50	
Milwaukee city bonds.....	5	25,000 00	127	31,750 00	
Champlain town bonds.....	4½	1,000 00	100	1,000 00	
Lewiston town bonds.....	4½	5,000 00	108	5,150 00	
Newfane town bonds.....	5	13,000 00	Var.	13,972 50	
Somerset town bonds.....	5	7,000 00	108	7,560 00	
Wilson town bonds.....	5	7,000 00	108	7,560 00	
Mayville village bonds.....	4	15,000 00	102	15,300 00	
North Tonawanda village bds.	5	25,600 00	100%	26,728 00	
Suspension Bridge village bds.	Var.	13,500 00	Var.	13,795 00	
Tonawanda village bonds	6	26,045 80	100	26,045 80	
Canisteo town school dist. bds.	4	9,000 00	102%	9,202 50	
Eden town school dist. bonds.	5	2,500 00	108%	2,656 25	
Evans town school dist. bds..	6	1,500 00	104	1,560 00	
Holley town school dist. bds..	4	9,000 00	101	9,090 00	
Lockport town school dist. bds.	6	10,000 00	102%	10,200 00	
Medina town school dist. bds..	6	19,000 00	118	22,430 00	
Moreau town school dist. bds..	6	6,000 00	115	6,900 00	
Pittsford town school dist. bds.	4	13,500 00	102	13,770 00	
Ripley town school dist. bds..	6	4,000 00	104	4,160 00	
Royalton town school dist. bds.	4	2,300 00	100	2,300 00	
Webster town school dist. bds.	4½	4,500 00	108	4,835 00	
Wheatfield town sch. dist. bds.	4	13,000 00	101%	13,163 50	
Cash on hand .....	.....	.....	.....	\$25,564 20	285,179 23
Cash deposited in banks and trust companies.....	.....	.....	.....	275,234 58	
Banking house and lot	Cost.	18,380 59	.....	Est. value.	200,788 73
Other real estate	Cost.	11,001 73	.....	Est. value.	16,000 00
Furniture and safe .....	.....	.....	.....	.....	9,500 00
Insurance and taxes advanced on mortgaged property .....	.....	.....	.....	.....	2,000 00
					51 08

FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages	\$8,507 17			
Less over one year in arrears	2,141 64			
			\$5,365 53	
Interest accrued on stocks and bonds	4,972 41	
Interest accrued on certificates of indebtedness	1,042 81	
Interest accrued on warrants	8,826 04	
Interest accrued on deposits in banks and trust companies	Estimated.	.....	1,200 00	
Rent accrued	\$21,407 70
					48 00
					\$1,717,896 98
LIABILITIES.					
Due depositors	\$1,539,321 49	
Interest accrued to depositors	8,372 20	
Salaries accrued	284 16	
					1,548,087 95
Surplus	\$169,807 98

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$111,975 00		
Less over one year in arrears		7,575 00		
		\$104,400 00	\$5,220 00	
Bonds and mortgages	6	\$420,946 00		
Less over one year in arrears		26,450 00		
		\$394,496 00	28,069 76	
Stocks and bonds	3	100,000 00	3,000 00	
Stocks and bonds	4	298,042 18	11,921 69	
Stocks and bonds	4½	10,500 00	472 50	
Stocks and bonds	5	97,642 86	4,852 14	
Stocks and bonds	6	56,545 10	3,392 74	
Stocks and bonds	7	6,000 00	420 00	
Certificates of indebtedness	4	42,818 77	1,712 75	
Certificates of indebtedness	5	28,151 73	1,407 59	
Warrants	5	32,937 00	1,649 25	
Warrants	6	83,943 44	5,036 60	
Warrants	8	29,181 91	2,334 55	
Cash deposited	2	29,252 32	585 06	
Cash deposited	3	99,458 86	2,983 77	
Cash deposited	4	146,512 80	5,860 51	
Rents .....	.....	.....	.....	\$73,949 01
				735 00
				\$74,684 01
CHARGES.				
Interest to depositors .....	.....	.....	\$55,816 16	
Salaries .....	.....	.....	5,750 00	
Taxes, repairs and insurance on banking house .....	.....	.....	346 74	
Taxes, repairs and insurance on other real estate .....	.....	.....	254 07	
Legal expenses .....	.....	.....	65 00	
Printing, advertising, etc .....	.....	.....	340 00	
Fuel, lights, etc .....	.....	.....	240 00	
Other expenses .....	.....	.....	481 36	
				63,296 88
Excess of income .....	.....	.....	.....	\$11,390 68

GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[Examined March 18, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$1,426,500 00
Tennessee State bonds	3	\$50,000 00	86	\$43,000 00	
Boston city bonds	4	31,000 00	Var.	31,355 00	
Brooklyn city bonds	Var.	196,000 00	Var.	196,550 00	
Dunkirk city bonds	4	2,000 00	100	2,000 00	
Newburgh city bonds	4	65,000 00	107	69,550 00	
Jamestown city bonds	5	24,000 00	101½	24,420 00	
Yonkers city bonds	4	84,000 00	Var.	87,010 00	
Mount Vernon city bonds	5	70,000 00	Var.	71,287 50	
Syracuse city bonds	4	55,000 00	Var.	55,400 00	
Utica city bonds	4	31,511 28	100	31,511 28	
Kings county bonds	4	92,500 00	Var.	92,143 75	
Queens county bonds	4	50,000 00	107½	53,750 00	
Tonawanda town bonds	5	3,000 00	101	3,080 00	
Flatbush town bonds	4	98,000 00	Var.	99,567 50	
New Utrecht town bonds	5	75,326 00	Var.	80,940 43	
Far Rockaway village bonds ..	5	40,000 00	116	46,400 00	
Catskill village bonds	4	4,000 00	Var.	4,080 00	
College Point village bonds ...	Var.	64,000 00	Var.	70,065 00	
Mount Vernon village bonds ..	4	4,000 00	100	4,000 00	
Suspension Bridge village bds.	5	12,000 00	112	13,440 00	
West Troy village bonds	4	16,000 00	Var.	16,290 00	
Whitestone village bonds	4½	33,000 00	Var.	36,592 50	
Nyack village bonds	4	35,000 00	109½	38,363 50	
Castleton town sch. dist. bds..	5	24,250 00	Var.	26,263 50	
New Utrecht town sch. dist. bds	Var.	12,200 00	Var.	12,693 00	
Newtown town sch. dist. bds..	5	11,700 00	109½	12,811 50	
Jamaica town sch. dist. bds ..	Var.	40,000 00	Var.	43,750 00	
Call loans .....	.....	.....	.....	.....	1,269,307 46
Cash on hand .....	.....	.....	.....	\$3,937 13	68,000 00
Cash deposited .....	.....	.....	.....	112,294 00	
Banking house and lot	Cost.	250,000 00	Est.	245,000 00	117,361 13
Other real estate	Cost.	10,575 51	Est.	10,466 00	
Interest accrued .....	.....	.....	.....	.....	263,426 00
Rents accrued .....	.....	.....	.....	.....	36,023 67
					1,777 16
LIABILITIES.					\$3,181,506 51
Due depositors .....	.....	.....	.....	\$3,063,124 17	
Interest accrued to depositors	.....	.....	.....	21,957 32	
Expenses and salaries accrued.	.....	.....	.....	639 15	
					2,965,719 64
Surplus .....	.....	.....	.....	.....	\$286,176 67

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$1,426,300 00	\$71,310 00	
Bonds and mortgages	6	12,380 00	741 60	
Stocks and bonds	3	50,000 00	1,500 00	
Stocks and bonds	4	74,011 28	29,840 45	
Stocks and bonds	4½	33,000 00	1,435 00	
Stocks and bonds	5	347,476 00	17,373 80	
Stocks and bonds	6	17,000 00	1,020 00	
Stocks and bonds	7	31,000 00	2,170 00	
Call loans	4	63,000 00	2,520 00	
Cash deposited	2	14,464 95	289 29	
Cash deposited	2½	96,859 05	2,471 47	
Rents .....	.....	.....	.....	\$120,721 61
				20,780 00
				\$141,501 61

GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$102,659 84	
Salaries	9,580 00	
Taxes, repairs and insurance	6 572 85	
Printing, advertising, stationery, etc....	618 75	
Fuel, lights and attendance	7,843 68	
Other expenses, including \$1,000 salary to president	2,595 85	
				\$129,864 47
Excess of income	\$31,607 14

GERMAN SAVINGS BANK OF BROOKLYN.

[Examined March 8, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$1,833,875 00
United States bonds	Var.	\$58,000 00	Var.	\$62,510 00	
District of Columbia bonds	8.65	100,000 00	116	116,000 00	
New York city bonds	3½	1,500 00	102	1,580 00	
Brooklyn city bonds	Var.	586,000 00	Var.	647,562 50	
Buffalo city bonds	3½	165,000 00	Var.	167,025 00	
Troy city bonds	3½	26,000 00	Var.	26,802 50	
Syracuse city bonds	7	1,500 00	110	1,650 00	
Poughkeepsie city bonds	3	30,000 00	96	28,800 00	
Yonkers city bonds	4	90,000 00	Var.	96,737 50	
Auburn city bonds	4	64,000 00	Var.	65,360 00	
Kingston city bonds	3	21,500 00	95	23,275 00	
Mount Vernon city bonds	4	45,000 00	107½	48,375 00	
Ogdensburg city bonds	3½	20,700 00	100½	20,150 00	
Elmira city bonds	4	25,000 00	Var.	26,612 50	
Ithaca city bonds	4	100,000 00	Var.	107,112 50	
Amsterdam city bonds	3	15,000 00	95½	14,325 00	
Trenton city bonds	4	80,400 00	102½	81,226 00	
Kings county bonds	Var.	150,000 00	Var.	152,750 00	
Rockland county bonds	5	10,500 00	104½	10,946 25	
Clinton county bonds	4	12,000 00	100½	12,060 00	
Richmond county bonds	4	100,000 00	Var.	107,700 00	
Albany county bonds	4	8,000 00	108½	8,105 00	
Banking house and lot	Cost.	97,000 00	.....	Est. value.	1,771,124 75
Cash on hand .....	.....	.....	.....	\$32,816 79	60,000 00
Cash deposited .....	.....	.....	.....	348,508 60	
Interest accrued .....	.....	.....	.....	.....	381,320 89
Rents accrued .....	.....	.....	.....	.....	40,495 67
					162 48
					\$4,086,978 29
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$3,726,222 82	
Interest accrued to depositors .....	.....	.....	.....	53,301 50	
					3,779,523 82
Surplus .....	.....	.....	.....	.....	\$307,454 47

GERMAN SAVINGS BANK OF BROOKLYN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,836,075 00	\$91,303 75	
Bonds and mortgages.....	6	7,800 00	468 00	
Stocks and bonds.....	3	69,500 00	2,085 00	
Stocks and bonds.....	3½	512,500 00	17,437 50	
Stocks and bonds.....	3.65	100,000 00	3,650 00	
Stocks and bonds.....	4	739,400 00	29,176 00	
Stocks and bonds.....	5	90,500 00	4,525 00	
Stocks and bonds.....	6	59,000 00	3,540 00	
Stocks and bonds.....	7	96,500 00	6,755 00	
Cash deposited.....	2	263,508 60	5,270 07	
Cash deposited.....	2½	85,000 00	2,125 00	
Rents.....				\$166,385 38
				2,255 00
				\$168,640 38
CHARGES.				
Interest to depositors.....			\$122,220 09	
Salaries.....			12,840 00	
Taxes, repairs and insurance.....			2,921 10	
Printing, advertising, fuel, lights, etc....			1,520 14	
Other expenses.....			1,263 41	
				140,764 74
Excess of income.....				\$28,875 58

GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Examined March 31, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$39,180 00
United States bonds.....	4	\$300 00	113¼	\$336 50	
Long Island City bonds.....	Var.	33,000 00	Var.	36,336 00	
Greenburgh town bonds.....	4½	1,000 00	100	1,000 00	
Plattsburgh village bonds.....	5	2,000 00	103¼	2,045 00	
Cash on hand.....				\$663 00	41,506 50
Cash deposited in bank.....				12,915 08	12,977 08
Interest accrued on bonds and mortgages.....				\$1,447 63	
Interest accrued on stocks and bonds.....				447 11	
Interest accrued on deposits in bank.....		Estimated.		30 28	1,925 02
					\$126,348 54
LIABILITIES.					
Due depositors.....				\$113,371 66	
Interest accrued to depositors.....				1,011 79	
Salaries accrued.....				25 00	114,408 45
Surplus.....					\$11,940 09

GREENBURGH SAVINGS BANK, DOBBS FERRY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$7,250 00	\$382 50	
Bonds and mortgages	6	61,900 00	3,714 00	
Stocks and bonds	4	300 00	8 00	
Stocks and bonds	4½	26,000 00	1,100 00	
Stocks and bonds	5	2,000 00	100 00	
Stocks and bonds	6	6,000 00	360 00	
Stocks and bonds	7	2,000 00	140 00	
Cash deposited	3	12,915 02	387 45	\$6,241 95
CHARGES.				
Interest to depositors			\$4,047 16	
Salaries			650 00	
Printing, advertising, etc			23 36	
Fuel, lights, etc			40 53	
Other expenses			165 20	
Rent			240 00	5,166 25
Excess of income				\$1,075 70

GREENPOINT SAVINGS BANK, BROOKLYN.

[Examined March 25, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$1,469,615 80
United States bonds	5	\$50,000 00	114¼	\$57,125 00	
Kansas State bonds	7	80,000 00	105	81,500 00	
Brooklyn city bonds	Var.	176,000 00	Var.	222,047 50	
New York city bonds	Var.	120,900 00	Var.	137,319 00	
Buffalo city bonds	Var.	200,000 00	Var.	194,750 00	
Yonkers city bonds	7	51,000 00	Var.	60,757 50	
Long Island City bonds	Var.	230,000 00	Var.	237,500 00	
Utica city bonds	5	23,828 64	100	23,828 64	
Poughkeepsie city bonds	4	26,000 00	107¼	27,895 00	
Kings county bonds	4	150,000 00	Var.	161,200 00	
Gravesend town bonds	3.65	20,000 00	100	20,000 00	
Newtown town bonds	4	31,500 00	Var.	32,080 00	
New Utrecht town bonds	5	53,000 00	Var.	58,430 00	
Olean village bonds	4½	27,000 00	Var.	27,630 00	
Flushing village bonds	5	23,000 00	111¼	25,615 00	
Waterville village bonds	4	20,000 00	101¾	20,350 00	
Lansingburgh village bonds ..	4	30,000 00	102¾	30,750 00	
Richmond Hill village bonds ..	4	25,000 00	103	25,750 00	
Call loans					1,396,607 64
Cash on hand				\$10,426 75	50,000 00
Cash deposited				64,044 98	
Real estate, banking house ..	Cost.	54,196 40		Est. Value.	94,471 68
Other real estate	Cost.	5,657 79		Est. Value.	50,000 00
Interest accrued					5,657 79
					41,408 51
					\$3,097,761 42
LIABILITIES.					
Due depositors				\$2,677,169 66	
Interest accrued to depositors ..				21,863 52	
					2,699,033 18
Surplus					\$398,728 24

REPORT ON SAVINGS BANKS.

GREENPOINT SAVINGS BANK, BROOKLYN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$968,780 00	\$48,439 00	
Bonds and mortgages	5½	264,700 00	14,558 50	
Bonds and mortgages	6	226,135 81	14,168 14	
Stocks and bonds	3	100,000 00	3,000 00	
Stocks and bonds	3½	100,000 00	3,500 00	
Stocks and bonds	3.65	20,000 00	780 00	
Stocks and bonds	4	232,500 00	12,300 00	
Stocks and bonds	4½	211,000 00	9,495 00	
Stocks and bonds	5	269,888 64	14,991 43	
Stocks and bonds	6	47,400 00	2,844 00	
Stocks and bonds	7	176,500 00	12,355 00	
Call loans	3	50,900 00	1,500 00	
Cash deposited	3	84,044 93	2,521 34	
Rents				\$141,402 41
				1,448 00
				\$142,850 41
CHARGES.				
Interest to depositors			\$93,700 93	
Salaries			18,219 00	
Taxes, repairs and insurance			838 17	
Printing, advertising, fuel, lights, etc.			638 95	
Other expenses			457 20	
				113,853 25
Excess of income				\$29,006 16

HOME SAVINGS BANK, ALBANY.

[Examined February 8, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$222,100 21
Colorado State warrants	6	\$15,328 41	100	\$15,328 41	
Tennessee State bonds	4½	25,000 00	119½	29,187 50	
Albany county bonds	4	1,000 00	100	1,000 00	
Albany city bonds	Var.	3,600 00	100	3,600 00	
Buffalo city warrants	5	153,279 70	100	153,279 70	
Cleveland city bonds	Var.	81,400 00	Var.	89,439 00	
Detroit city bonds	4	4,000 00	100	4,000 00	
Johnstown city bonds	5	8,000 00	102½	8,180 00	
Johnstown city certificates of indebtedness	4½	4,000 00	100	4,000 00	
Long Island City bonds	Var.	44,000 00	Var.	53,880 00	
Milwaukee city bonds	5	6,000 00	116	6,960 00	
Niagara Falls city bonds	3½	5,000 00	100	5,000 00	
Niagara Falls city certificates of indebtedness	5	15,352 00	100	15,352 00	
St. Louis city bonds	Var.	10,000 00	Var.	10,350 00	
St. Paul city bonds	Var.	29,500 00	Var.	33,043 50	
Davenport town bonds	4	2,500 00	100	2,500 00	
Flatbush town bonds	4	14,000 00	Var.	14,080 00	
Lyndon town bonds	5	5,600 00	105	5,880 00	
New Utrecht town bonds	5	10,000 00	101½	10,170 00	
Ramapo town bonds	4½	7,500 00	100½	7,537 50	
Salamanca town bonds	Var.	22,000 00	Var.	23,173 50	
Saratoga Springs town bonds	4	2,500 00	101	2,525 00	
Seneca Falls town bonds	5	12,000 00	105½	12,660 00	
Arverne-by-the-Sea village bds	5	8,000 00	118	9,440 00	
Canastota village bonds	4	10,000 00	101½	10,125 00	
East Randolph village bonds	4	4,000 00	102	4,080 00	
Elmira Heights village bonds	5	14,000 00	108½	15,190 00	
Franklinville village bonds	4	10,000 00	100	10,000 00	
Freeport village bonds	4	15,000 00	102	15,300 00	

HOME SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Fort Plain village bonds.....	4	\$5,000 00	102½	\$5,125 00	
Greenbush village bonds.....	4	30,000 00	102	30,600 00	
Liberty village bonds.....	4	10,000 00	102½	10,250 00	
Little Valley village bonds....	4	20,500 00	Var.	20,875 50	
Mechanicville village bonds....	4	23,000 00	102	23,460 00	
Mohawk village bonds.....	4	12,000 00	Var.	12,340 00	
New Berlin village bonds.....	4	5,000 00	101½	5,075 00	
North Tonawanda village bds.	Var.	44,950 00	Var.	50,146 00	
Port Henry village bonds.....	4½	15,000 00	104½	15,637 50	
Philadelphia village bonds....	4	21,000 00	101½	21,367 50	
Salamanca village bonds.....	4½	4,000 00	101	4,040 00	
St. Johnsville village bonds....	4½	5,000 00	107½	5,362 50	
Tonawanda village bonds.....	Var.	20,000 00	Var.	23,137 50	
West Troy village bonds.....	4	11,000 00	Var.	11,060 00	
Whitehall village bonds.....	4	15,000 00	101	15,150 00	
Big Flats town sch. dist. bds..	4½	8,000 00	100½	8,040 00	
Brookhaven town sch. dist. bds	4	6,500 00	100½	6,532 50	
Eastchester town sch. dist. bds	5	6,000 00	111½	6,705 00	
Flatbush town sch. dist. bds.	6	7,000 00	106	7,420 00	
Gravesend town sch. dist. bds	6	23,000 00	106	23,320 00	
Greenbush town sch. dist. bds..	5	2,800 00	103½	2,891 00	
Long Lake town sch. dist. bds	6	1,000 00	100	1,000 00	
Newtown town sch. dist. bds.	5	7,800 00	Var.	8,066 50	
Olean town school dist. bonds	4	20,000 00	101½	20,250 00	
Plattsburgh town sch. dist. bds	4	2,000 00	100	2,000 00	
Watkins town school dist. bds	5	5,000 00	102½	5,125 00	
Westfield town sch. dist. bds.	Var.	20,625 00	108½	23,526 56	
Winfield and Bridgewater town school district bonds..	4	13,000 00	102	13,260 00	
Banking house and lot.....	Cost.	74,885 88	.....	Est. value.	\$953,724 17
Other real estate.....	Cost.	9,023 32	.....	Est. value.	74,885 88
Cash on hand.....	.....	.....	.....	\$732 82	7,500 00
Cash deposited in banks.....	.....	.....	.....	99,631 87	
Interest accrued on bonds and mortgages.....	.....	10,408 43	.....		100,414 69
Less over one year in arrears.....	.....	1,275 28	.....	
Interest accrued on stocks and bonds.....	.....	.....	.....	\$9,133 15	
Interest accrued on warrants.....	.....	.....	.....	9,001 06	
Interest accrued on deposits in banks.....	.....	.....	.....	8,432 02	
Rent accrued.....	.....	.....	.....	472 82	27,039 07
					372 46
					\$2,146,108 17
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$2,051,209 65	
Interest accrued to depositors.....	.....	.....	.....	8,872 41	
Salaries accrued.....	.....	.....	.....	132 79	
Expenses accrued.....	.....	.....	.....	49 00	
					2,060,263 85
Surplus.....	.....	.....	.....		\$85,839 32

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages over one year in arrears.....	4	\$2,913 40		
Bonds and mortgages....	5	\$898 437 95		
Less over one year in arrears.....		2,300 00		
		\$896,137 95		
Bonds and mortgages.....	5½	1,300 00	\$41,806 90	
			71 50	

HOME SAVINGS BANK, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	6	\$189,516 47		
Less over one year in arrears.....		9,818 97		
		\$129,697 50	\$7,781 85	
Stocks and bonds	3 $\frac{1}{4}$	7,500 00	262 50	
Stocks and bonds	3 $\frac{3}{4}$	5,000 00	187 50	
Stocks and bonds	4	355,100 00	14,304 00	
Stocks and bonds	4 $\frac{1}{2}$	142,600 00	6,419 50	
Stocks and bonds	5	134,177 00	6,708 85	
Stocks and bonds	6	73,350 00	4,401 00	
Stocks and bonds	7	18,500 00	1,295 00	
Warrants	5	153,279 70	7,638 99	
Cash deposited	1 $\frac{1}{2}$	4,231 73	63 48	
Cash deposited	2	95,400 00	1,908 00	
Rent.....				\$92,767 07
				5,332 00
CHARGES.				\$98,099 07
Interest to depositors			\$73,289 72	
Salaries			5,300 00	
Taxes, repairs and insurance on banking house			2,581 45	
Taxes, repairs and insurance on other real estate			147 31	
Legal expenses			193 56	
Printing, advertising, etc			485 88	
Fuel, lights, etc			55 14	
Other expenses			531 11	
Excess of income				82,534 12
				\$15,564 95

HOME SAVINGS BANK, WHITE PLAINS.

[Examined April 2, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$151,500 00
United States bonds	6	\$2,000 00	103 $\frac{3}{4}$	\$2,075 00	
Louisiana State bonds	4	10,000 00	102 $\frac{1}{4}$	10,250 00	
Westchester county bonds	5	5,000 00	100	5,000 00	
Mt. Vernon city bonds	5	21,000 00	Var.	21,165 00	
Harrison town bonds	4	11,200 00	Var.	11,318 00	
Plattsburgh town bonds	7	2,500 00	106	2,650 00	
White Plains village bonds ..	Var.	10,000 00	Var.	10,070 00	
Pedford and Lewisboro town school district bonds ..	5	4,700 00	100	4,700 00	
Jamaica town school dist. bds	4	5,000 00	100	5,000 00	
Mt. Pleasant town sch l dist. bds	5	5,200 00	Var.	5,475 99	
Newtown town school dist. bds.	5	3,400 00	103 $\frac{1}{4}$	3,569 00	
Westfield town school dist. bds.	6	4,583 26	103 $\frac{1}{4}$	5,000 13	
White Plains town school district bonds	Var.	18,600 00	Var.	18,619 50	
Cash on hand				\$2,578 93	105,037 88
Cash deposited in banks and trust companies				22,305 23	
Furniture and safe					34,894 15
Interest accrued on bonds and mortgages				\$2,228 42	250 00
Interest accrued on stocks and bonds				1,266 66	
Interest accrued on deposits in banks and trust companies		Estimated.		1 68	
					2,516 73
					\$205,159 22

HOME SAVINGS BANK, WHITE PLAINS—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
depositors.....	\$286,588 60	\$286,971 80
Interest accrued to depositors.....	2,376 03	
Interest accrued.....	7 17	
plus.....	\$6,216 70

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	5	\$3,000 00	\$150 00	\$14,408 99
and mortgages.....	6	148,500 00	8,910 00	
and bonds.....	3 74	18,000 00	673 20	
and bonds.....	4	32,200 00	1,288 00	
and bonds.....	5	43,900 00	2,195 00	
and bonds.....	6	6,588 26	395 00	
and bonds.....	7	2,500 00	175 00	
deposited.....	2 1/2	24,711 74	617 79	
deposited.....	.....	7,598 49	.....
CHARGES.	.....	.....	.....
Interest to depositors.....	.....	.....	\$9,400 11
Interest.....	.....	.....	1,602 03
.....	.....	.....	300 00
.....	.....	.....	170 00
.....	.....	.....	10 00
.....	.....	.....	170 00
.....	11,652 11
Net income.....	\$2,751 88

HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[Examined January 24, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages.....	Var.	\$1,093,415 00
State bonds.....	4	\$100,000 00	114	\$114,000 00	
State warrants.....	6	4,681 95	100	4,681 95	
State warrants.....	4	5,500 00	100	5,500 00	
Carolina State bonds.....	4	3,300 00	100	3,300 00	
County bonds.....	4	10,000 00	105 1/4	10,575 00	
County bonds.....	3 1/2	100,000 00	100	100,000 00	
County bonds.....	5	8,000 00	106	8,480 00	
County bonds.....	4	25,000 00	108	27,000 00	
County bonds.....	4	23,000 00	103 1/4	23,805 00	
County bonds.....	4 1/2	14,500 00	106	15,370 00	
County bonds.....	4	20,000 00	104 1/4	20,900 00	
County bonds.....	Var.	18,000 00	Var.	23,637 50	
County bonds.....	4	10,000 00	102 3/4	10,275 00	
County bonds.....	4	15,694 00	100	15,694 00	
County bonds.....	4	7,000 00	101 3/4	7,122 50	
County bonds.....	Var.	251,200 00	Var.	262,880 02	
City bonds.....	7	20,000 00	142	28,400 00	
City bonds.....	Var.	22,000 00	Var.	25,145 00	
City bonds.....	Var.	31,000 00	Var.	33,410 00	
City bonds.....	Var.	28,000 00	Var.	30,780 00	

HUDSON CITY SAVINGS INSTITUTION, HUDSON—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Milwaukee city bonds	5	\$21,000 00	102½	\$21,472 50	
Newark city bonds	4	20,000 00	Var.	22,877 50	
Paterson city bonds	Var.	20,000 00	Var.	21,775 00	
Poughkeepsie city bonds	7	50,000 00	113½	56,625 00	
St. Louis city bonds	4	20,000 00	106½	21,950 00	
St. Paul city bonds	Var.	27,000 00	Var.	29,695 00	
Utica city bonds	4	26,752 28	100	26,752 28	
Ancram town bonds	7	1,500 00	109	1,635 00	
Covington town bonds	4½	15,000 00	101½	15,187 50	
Eagle town bonds	4½	10,000 00	101½	10,125 00	
Flushing town bonds	6	6,000 00	101	6,565 00	
Gallatin town bonds	4½	5,600 00	100	5,600 00	
Gainsville town bonds	4½	2,000 00	101½	20,250 00	
Germantown town bonds	4½	1,106 24	100	1,106 24	
Johnstown town bonds	4	5,000 00	101½	5,062 50	
Kingston town bonds	7	22,900 00	109	24,961 00	
Livingston town bonds	4½	1,000 00	100	1,000 00	
Lyons town bonds	4	7,500 00	101½	7,598 42	
Moreau town bonds	4	1,000 00	100	1,000 00	
New Lebanon town bonds	4	8,000 00	100	8,000 00	
Ovid town bonds	7	5,000 00	109	5,450 00	
Pierrepont town bonds	4	2,100 00	100	2,100 00	
Stockport town bonds	4½	800 00	100	800 00	
Athens village bonds	3½	2,000 00	100	2,000 00	
Charlotte village bonds	4½	10,000 00	108½	10,875 00	
Cold Spring village bonds	4	25,000 00	108½	25,812 50	
Granville village bonds	4	20,000 00	101½	20,250 00	
Keeeseville village bonds	5	14,000 00	103½	14,455 00	
Philmont village bonds	3.65	11,000 00	100	11,000 00	
Randolph village bonds	4	19,800 00	101½	20,047 50	
Sherburne village bonds	Var.	25,000 00	Var.	25,200 00	
Valatie village bonds	Var.	20,500 00	Var.	20,145 00	
Germantown town school district bonds	4½	1,000 00	108½	1,027 50	
Stuyvesant town school district bonds	5	2,750 00	Var.	2,802 50	
Call loans					\$1,201,154
Banking house and lot	Cost.	29,720 63		Est. value.	10,500
Other real estate	Cost.	26,500 00		Est. value.	10,000
Cash on hand				\$29,134 62	19,000
Cash deposited in banks and trust companies				209,899 59	229,004
Interest accrued on bonds and mortgages		38,155 60			
Less over one year in arrears		26,557 11			
Interest accrued on stocks and bonds				\$11,598 49	
Interest accrued on call loans				17,343 62	
Interest accrued on deposits in banks and trust companies		Estimated.		246 40	
Rent accrued				261 12	29,446 6
					315 2
					\$2,002,808 6
LIABILITIES.					
Due depositors				\$2,364,671 85	
Interest accrued to depositors				1,958 57	
Salaries accrued				446 00	
Surplus					2,370,376 4
					\$222,522 1

EXAMINATIONS.

HUDSON CITY SAVINGS INSTITUTION HUDSON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total.
onds and mortgages.....	4	\$302,000 00	\$10,480 00	
onds and mortgages	4½	\$464,000 00		
ess over one year in arrears.....		16,000 00		
		\$448,000 00	20,160 00	
onds and mortgages	5	\$161,300 00		
ess over one year in arrears.....		20,000 00		
		\$141,300 00	7,065 00	
onds and mortgages	6	\$306,115 00		
ess over one year in arrears.....		129,850 00		
		\$76,265 00	4,575 90	
ocks and bonds	3½	144,000 00	5,040 00	
ocks and bonds	3.65	11,000 00	401 50	
ocks and bonds	39½	2,000 00	72 50	
ocks and bonds	4	744,646 26	29,785 85	
ocks and bonds	4½	112,006 84	5,040 28	
ocks and bonds	5	49,250 00	2,462 50	
ocks and bonds	6	13,500 00	810 00	
ocks and bonds	7	182,650 00	9,285 50	
all loan	4	6,500 00	260 00	
all loan	5	4,000 00		
ash deposited.....	2	194,899 59	3,897 99	
ash deposited.....	2½	15,000 00	375 00	
ents.....				\$99,712 09
				1,140 00
				\$100,852 02
CHARGES.				
erest to depositors.....			\$77,615 09	
aries			7,300 00	
es, repairs and insurance on banking ouse			229 21	
es, repairs and insurance on other al estate			371 78	
al expenses.....			210 00	
ting, advertising, etc.....			261 01	
, lights, etc.....			95 00	
r expenses.....			827 61	
				86,909 70
xcess of income.....				\$13,942 32

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[Examined January 14, 1898.]

ASSETS.	Rate of interest.	Amount at var.	MARKET VALUE.		Totals.
			Rate.	Amount.	
d mortgages	Var.				\$1,488,239 85
ates bonds	Var.	\$101,000 00	Var.	\$121,247 50	
county bonds	4	12,000 00	100	12,000 00	
county bonds	4	20,000 00	101½	20,300 00	
ity bonds	4	80,000 00	109¾	82,925 00	
n city bonds	Var.	194,362 28	Var.	198,747 28	
i city acceptances.....	5	15 000 00	100	15,000 00	
town bonds	7	10,300 00	106	10,918 00	
own bonds	4	14,000 00	101½	14,210 00	
town bonds	7	8,550 00	106	9,068 00	
own bonds	4	5,600 00	100	5,600 00	
bonds	Var.	9,500 00	Var.	9,786 25	
own bonds	4	7,500 00	100	7,500 00	

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Fort Covington town bonds...	4½	\$4,000 00	100	\$4,000 00	
Hounsfield town bonds	4	5,000 00	101½	5,062 50	
Lewiston town bonds	4½	16,000 00	105½	16,840 00	
Morristown town bonds	7	4,000 00	108	4,240 00	
Mount Morris town bonds	7	10,500 00	109	11,445 00	
Orleans town bonds	4	4,500 00	100	4,500 00	
Oswegatchie town bonds	5	7,500 00	101½	7,631 25	
Philadelphia town bonds	7	5,000 00	106	5,300 00	
Richland town bonds	3½	42,500 00	100	42,500 00	
Somerset town bonds	5	6,500 00	104	6,760 00	
Southfield town bonds	4	26,400 00	103½	27,060 00	
Theresa town bonds	Var.	14,500 00	Var.	14,770 00	
Warsaw town bonds	3½	84,000 00	100	84,000 00	
Watertown town bonds	4	106,000 00	101½	107,350 00	
Westville town bonds	4½	2,500 00	101	2,525 00	
Westchester town bonds	3½	10,000 00	100	10,000 00	
Wilson town bonds	5	5,000 00	104½	5,225 00	
Alexandria Bay village bonds.	4	8,600 00	100	8,600 00	
Antwerp village bonds	4	19,000 00	102½	19,522 50	
Carthage village bonds	Var.	11,000 00	Var.	11,360 00	
Cape Vincent village bonds ...	4	25,000 00	102	25,500 00	
Theresa village bonds	4	2,500 00	101½	2,543 75	
Brownville town school district bonds	4	3,000 00	100	3,000 00	
Malone town school district bonds	4	13,000 00	Var.	13,137 50	
Potsdam town school district bonds	4	5,000 00	100	5,000 00	
Theresa town school district bonds	4½	2,400 00	101	2,424 00	
Tonawanda town school district bonds	4	30,000 00	102½	30,825 00	
Call loan	4	.....	.....	.....	\$265,366 48
Land contracts	6	.....	.....	.....	80 00
Banking house and lot	Cost.	79,048 78	.....	Est. value.	1,655 00
Other real estate	Cost.	2,414 12	.....	Est. value.	75,000 00
Cash on hand .....	.....	.....	.....	\$49,654 27	1,360 00
Cash deposited in banks and trust companies .....	.....	.....	.....	238,422 82	
Interest accrued on bonds and mortgages .....	.....	23,534 38	.....	.....	336,077 00
Less over one year in arrears .....	.....	10,082 25	.....	.....
Interest accrued on stocks and bonds .....	.....	.....	.....	\$13,452 13	
Interest accrued on call loans .....	.....	.....	.....	9,546 23	
Interest accrued on land contracts .....	.....	.....	.....	1 15	
Interest accrued on deposits in banks and trust companies .....	.....	.....	.....	9 81	
Rent accrued .....	.....	.....	.....	294 52	
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,591,886 91	23,512 88
Interest accrued to depositors .....	.....	.....	.....	3,338 63	1,470 74
Salaries accrued .....	.....	.....	.....	256 36	
Taxes accrued .....	.....	.....	.....	408 00	
Surplus .....	.....	.....	.....	.....	2,595,891 80
					\$260,972 19

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$331,211 50		
Less over one year in arrears.....		12,000 00		
		\$319,211 50	\$40,960 58	
Bonds and mortgages.....	5½	14,350 00	788 75	
		\$343,778 35		
Bonds and mortgages.....	6	69,297 89		
Less over one year in arrears.....				
		\$578,480 46	34,408 68	
Stocks and bonds	3¾	40,000 00	1,350 00	
Stocks and bonds	3½	171,500 00	6,002 50	
Stocks and bonds	4	546,463 23	21,868 49	
Stocks and bonds	4¼	4,000 00	170 00	
Stocks and bonds	4½	20,900 00	940 50	
Stocks and bonds	5	61,500 00	3,075 00	
Stocks and bonds	7	53,850 00	3,769 50	
Call loan	4	800 00		
Land contracts.....	6	1,655 00	99 20	
Cash deposited	2	66,967 08	1,339 34	
Cash deposited.....	3	211,455 79	6,343 67	
Cash deposited.....	5	10,000 00	500 00	
Rents.....				\$121,601 46
				5,788 00
CHARGES.				\$197,389 46
Interest accrued to depositors.....			\$92,458 68	
Salaries			7,100 00	
Taxes, repairs and insurance on banking house.....			2,000 00	
Taxes, repairs and insurance on other real estate			4 18	
Legal expenses			900 00	
Printing, advertising, etc.....			400 00	
Fuel, lights, etc			500 00	
Other expenses			600 00	
				108,966 81
Excess of income				\$23,432 65

KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Examined March 12, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$2,809,650 00
United States bonds.....	4	\$100,000 00	118	\$118,000 00	
Missouri State bonds.....	3¾	200,000 00	102¼	204,500 00	
Brooklyn city bonds.....	Var.	212,000 00	Var.	234,540 00	
New York city bonds.....	5	14,500 00	Var.	15,096 00	
Buffalo city bonds.....	Var.	220,000 00	Var.	236,250 00	
New York county bonds.....	Var.	52,000 00	Var.	53,290 00	
Kings county bonds.....	4	1,659,392 83	Var.	1,710,938 18	
Cash on hand				\$18,319 70	2,557,614 18
Cash deposited				401,729 33	
Real estate, banking house ...	Cost.	142,637 00		Est. value.	420,049 03
Other real estate, Brooklyn ...	Cost.	9,189 58		Est. value.	85,000 00
Interest accrued.....					9,874 56
					67,564 77
LIABILITIES.					\$5,949,752 84
Due depositors				\$5,342,001 12	
Interest accrued to depositors.....				38,560 10	
					5,380,561 22
Surplus					\$569,191 62

KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$451,500 00	\$30,317 50	
Bonds and mortgages	5	2,358,150 00	117,947 50	
Stocks and bonds	3½	570,000 00	19,950 00	
Stocks and bonds	4	1,767,392 88	70,665 71	
Stocks and bonds	5	64,500 00	3,225 00	
Stocks and bonds	6	4,000 00	240 00	
Stocks and bonds	7	58,000 00	3,640 00	
Cash deposited	2	176,729 88	3,534 56	
Cash deposited	2½	100,000 00	2,500 00	
Cash deposited	3	125,000 00	3,750 00	
Rents .....	.....	.....	.....	\$945,700 00
				2,322 80
				\$948,122 79
CHARGES				
Interest to depositors .....	.....	.....	\$195,517 94	
Salaries .....	.....	.....	13,350 00	
Taxes, repairs and insurance .....	.....	.....	2,449 69	
Printing, advertising, fuel, lights, etc. ....	.....	.....	701 98	
Other expenses .....	.....	.....	368 78	
				212,418 00
Excess of income .....	.....	.....	.....	\$35,730 21

KINGSTON SAVINGS BANK, KINGSTON.

[Examined November 19, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$518,675 00
Iowa State warrants	Var.	\$45,718 56	100	\$45,718 56	
Nebraska State warrants	Var.	32,432 22	100	32,432 22	
Washington State warrants	Var.	51,540 40	100	51,540 40	
Kings county bonds	4	10,000 00	108½	10,850 00	
Ulster county bonds	4	28,000 00	108½	28,380 00	
Brooklyn city bonds	4	25,000 00	108	27,000 00	
Kingston city bonds	Var.	81,000 00	Var.	81,450 00	
Niagara Falls city bonds	4	10,000 00	107	10,700 00	
Birdsall town bonds	4	1,000 00	100	1,000 00	
Davenport town bonds	4	500 00	100	500 00	
Flatbush town bonds	4	12,000 00	101	12,120 00	
Johnstown town bonds	4	10,000 00	100½	10,050 00	
Kingston town bonds	7	300 00	110½	330 75	
Saratoga town bonds	4	500 00	100½	508 75	
Salina town bonds	4	29,600 00	108½	30,085 00	
Shandaken town bonds	4	7,500 00	100	7,500 00	
Dryden village bonds	4	25,000 00	Var.	25,525 50	
Margarettsville village bonds ..	4	1,200 00	101	1,212 00	
Newport village bonds	4	10,000 00	109½	10,925 00	
Saratoga Springs village bonds ..	4	10,000 00	101	10,100 00	
St. Johnsville village bonds	4½	10,000 00	108½	10,825 00	
Tonawanda village bonds	4	10,000 00	108½	10,825 00	
German Flats town school district bonds	4	17,000 00	102½	17,425 00	
Hempstead town school district bonds	5	15,000 00	107¾	16,168 50	
Walton town school district bonds	4	10,000 00	100¾	10,075 00	
Cash on hand .....	.....	.....	.....	\$2,205 00	408,225 00
Cash deposited in banks and trust companies .....	.....	.....	.....	60,080 98	
					71,225 98
Real estate (site for banking house) ..	Cost.	5,281 75	.....	Est. value.	5,281 75
Other real estate	Cost.	9,187 87	.....	Est. value.	7,500 00

KINGSTON SAVINGS BANK, KINGSTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Judgment	\$2,092 18
Insurance advanced on property mortgaged to bank.	705 74
Taxes advanced on property mortgaged to bank	850 69
Interest accrued on bonds and mortgages	\$18,184 64	.....	.....
Less over one year in arrears.	901 05	.....	\$12,238 59	
Interest accrued on stocks and bonds	8,392 23	
Interest accrued on warrants.	5,616 86	
Interest accrued on deposits in banks and trust companies.	Estimated.	.....	475 00	21,617 69
Rent accrued.....	40 00
					\$1,190,198 65
LIABILITIES.					
Due depositors	\$1,079,077 80	
Interest accrued to depositors	13,885 47	
Salaries accrued	146 00	
Rent accrued.....	47 00	1,093,656 37
Surplus	\$97,542 86

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$522,795 00	\$96,189 75	
Bonds and mortgages.....	6	\$95,970 00		
Less over one year in arrears.....		10,850 00		
		\$535,120 00	5,107 80	
Stocks and bonds	8	6,000 00	2,180 00	
Stocks and bonds	8½	60,000 00	2,100 00	
Stocks and bonds	4	232,300 00	9,292 00	
Stocks and bonds	4½	10,000 00	450 00	
Stocks and bonds	5	15,000 00	750 00	
Stocks and bonds	7	300 00	21 00	
State warrants	4	42,014 94	1,680 60	
State warrants	4½	15,132 77	680 97	
State warrants	5	16,259 23	812 96	
State warrants	5½	30,464 35	1,125 54	
State warrants	5¾	10,620 82	622 20	
State warrants	6	24,994 07	1,499 64	
Cash deposited.....	8	5,879 59	107 59	
Cash deposited.....	8	37,701 39	1,181 04	
Cash deposited.....	8½	22,000 00	770 00	
Cash deposited.....		4,000 00		
				\$52,470 49
Rents				246 00
				\$52,716 49
CHARGES.				
Interest to depositors .....	.....	.....	\$34,818 96	
Salaries .....	.....	.....	2,800 00	
Rent.....	.....	.....	550 00	
Taxes, repairs and insurance on real estate.....	.....	.....	150 00	
Printing, advertising, etc .....	.....	.....	540 00	
Fuel, lights, etc .....	.....	.....	160 00	
Other expenses .....	.....	.....	5.0 00	
				39,618 96
Excess of income.....	.....	.....	.....	\$13,007 53

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[Examined January 27, 1896.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	6	.....	.....	.....	\$565,975 00
United States bonds	4	\$20,000 00	114 1/4	\$22,900 00	
Louisiana State bonds	4	10,000 00	107 1/4	10,735 00	
Kings county bonds	4	20,000 00	104 1/4	20,900 00	
Suffolk county bonds	3 1/4	10,000 00	100	10,000 00	
Long Island City bonds	Var.	125,500 00	Var.	147,941 25	
New York city bonds	3	3,000 00	100	3,000 00	
Niagara Falls city bonds	4	9,000 00	108 1/4	9,742 50	
Hempstead town bonds	4	3,500 00	108 1/4	3,618 75	
Long Lake town bonds	6	6,000 00	Var.	6,420 00	
Newtown town bonds	5	2,000 00	109 1/4	2,195 00	
North Hempstead town bonds	4	6,000 00	100	6,000 00	
Akron village bonds	4	14,000 00	108 1/4	14,455 00	
Freeport village bonds	5	3,500 00	104 1/4	3,648 75	
Glens Falls village bonds	4	10,000 00	102 1/4	10,225 00	
Mount Vernon village bonds	4	10,000 00	102 1/4	10,225 00	
North Tonawanda village bonds	Var.	14,000 00	Var.	14,955 00	
Rockville Centre village bonds	4	15,000 00	Var.	15,425 00	
Sea Cliff village bonds	Var.	3,500 00	Var.	3,605 25	
Springville village bonds	5	4,000 00	Var.	4,317 50	
Tonawanda village bonds	4	12,000 00	102	12,240 00	
White Plains village bonds	4	18,000 00	102 1/4	18,450 00	
Flushing town school district bonds	4	5,000 00	Var.	5,085 00	
Hempstead town school district bonds	5	25,000 00	Var.	25,265 00	
Jamaica town school district bonds	4	25,000 00	108 1/4	25,812 50	
North Hempstead town school district bonds	5	7,500 00	Var.	8,168 75	
Oyster Bay town school district bonds	5	5,000 00	106	5,300 00	
Furniture and safe	Cost.	.....	.....	.....	422,815 25
Banking house and lot .....	.....	26,577 00	.....	Est. value.	700 00
Cash on hand .....	.....	.....	.....	.....	26,000 00
Cash deposited in banks .....	.....	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	6,750 54	.....	.....	121,810 20
Less over one year in arrears .....	.....	1,295 50	.....	.....
Interest accrued on stocks and bonds .....	.....	.....	.....	\$5,455 04	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	5,719 57	
	.....	.....	.....	250 22	
	.....	.....	.....	.....	11,425 83
	.....	.....	.....	.....	\$1,173,735 38
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,049,118 52	
Interest accrued to depositors .....	.....	.....	.....	2,610 14	
Salaries accrued .....	.....	.....	.....	440 54	
Taxes and expenses accrued .....	.....	.....	.....	465 00	
	.....	.....	.....	.....	1,052,624 20
Surplus .....	.....	.....	.....	.....	\$126,101 18

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages	6	\$585,975 00		
over one year in arrears.....		10,500 00		
		\$575,475 00	\$34,528 50	
and bonds	8	8,000 00	90 00	
and bonds	3½	15,500 00	542 50	
and bonds	4	103,500 00	6,540 00	
and bonds	4½	53,000 00	2,885 00	
and bonds	5	107,000 00	5,350 00	
and bonds	6	37,000 00	2,220 00	
and bonds	7	7,500 00	525 00	
deposited.....	8	128,281 42	8,848 44	
				\$56,029 44
				1,080 00
				\$57,109 44
CHARGES.				
paid to depositors.....			\$36,142 13	
.....			6,100 00	
repairs and insurance on banking			886 27	
.....			378 74	
ing, advertising, etc			267 63	
lights, etc			275 88	
expenses				43,570 65
cess of income				\$13,538 79

MECHANICS' SAVINGS BANK, COHOES.

[Examined December 3, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	5 & 6	.....	.....	.....	\$366,620 00
aka State warrants	4	\$15,873 02	100	\$15,873 02	
county bonds	4	8,000 00	Var.	8,070 00	
city bonds and certifi-					
cates of indebtedness	Var.	46,089 00	Var.	49,069 00	
on town bonds	5	14,800 00	Var.	14,427 75	
rich town bonds	4	26,000 00	Var.	26,402 50	
k town bonds	4	1,650 00	100	1,650 00	
town bonds	3½	15,000 00	100	15,000 00	
insville village bonds ...	3½	10,000 00	100	10,000 00	
1 village bonds	3½	20,000 00	100	20,000 00	
pring village bonds.....	4	15,000 00	108¼	15,487 50	
2 village bonds	4	10,000 00	108¼	10,350 00	
gburgh village bonds ...	4	22,500 00	Var.	23,250 00	
nciville village bonds ...	4	17,000 00	108	17,510 00	
Tonawanda village bds.	4	30,000 00	Var.	30,835 00	
village bonds	4	15,000 00	108¼	15,375 00	
g village bonds	4	15,000 00	Var.	15,472 50	
eris village bonds	4	15,000 00	108	15,300 00	
anda village bonds	3½	15,000 00	100	15,000 00	
roy village bonds	4	23,000 00	Var.	23,185 00	
Plains village bonds	3½	15,000 00	100	15,000 00	
owaga town school dis-					
bonds	5	6,000 00	101	6,060 00	
stead town school dis-					
bonds	5	900 00	108	972 00	
/trecht town school dis-					
bonds	6	9,000 00	102¼	9,202 50	
n hand				\$23,126 84	373,551 77
eposited in banks.....				50,000 00	73,126 84

MECHANICS' SAVINGS BANK, COHONES — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages .....	.....	\$8,918 42			
Less over one year in arrears .....	.....	51 20			
			.....	\$8,867 22	
Interest accrued on stocks and bonds .....	.....	.....	.....	4,025 25	
Interest accrued on warrants .....	.....	.....	.....	135 81	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	620 98	
Real estate	Cost.	\$943 55	.....	Est. value	\$13,649 21
					900 00
					\$385,847 32
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$764 562 74	
Interest accrued to depositors .....	.....	.....	.....	12,200 52	
Salaries accrued .....	.....	.....	.....	400 00	
Rent accrued .....	.....	.....	.....	50 00	
					777,273 26
Surplus .....	.....	.....	.....	.....	\$49,574 36

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$159,600 00	\$7,980 00	
Bonds and mortgages	6	\$307,020 00		
Less over one year in arrears		600 00		
		\$306,420 00	12,385 20	
Stocks and bonds	3½	75,000 00	2,625 00	
Stocks and bonds	4	242,329 00	9,690 56	
Stocks and bonds	5	29,300 00	1,465 00	
Stocks and bonds	6	900 00	54 00	
Stocks and bonds	7	2,000 00	140 00	
Warrants	4	15,873 02	634 92	
Cash deposited	3	50,000 00	1,500 00	
Rent .....	.....	.....	.....	\$36,473 06
				84 00
				\$36,557 06
CHARGES.				
Interest to depositors .....	.....	.....	\$39,086 08	
Salaries .....	.....	.....	2,450 00	
Rent .....	.....	.....	300 00	
Printing, advertising, etc. ....	.....	.....	50 00	
Other expenses .....	.....	.....	175 00	
				32,011 08
Excess of income .....	.....	.....	.....	\$4,546 00

MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Examined November 5, 1897.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages.....	5 & 6	.....	.....	.....	\$802,708 85
City bonds.....	4	\$40,000 00	113 $\frac{3}{4}$	\$45,300 00	
State bonds.....	6	10,000 00	100	10,000 00	
Warrants.....	6	5,000 00	100	5,000 00	
Gold certificates.....	4	222 00	100	222 00	
State warrants.....	Var.	67,011 79	100	67,011 79	
City bonds.....	5	7,000 00	100	7,000 00	
State warrants.....	6	35,224 87	100	35,224 87	
City bonds.....	7	1,000 00	118	1,180 00	
City bonds.....	4	10,000 00	108	10,800 00	
City bonds.....	6	10,000 00	112 $\frac{1}{2}$	11,250 00	
City bonds.....	4	35,000 00	Var.	37,090 00	
City bonds.....	Var.	87,000 00	Var.	99,697 50	
City bonds.....	4	10,000 00	109 $\frac{3}{4}$	10,925 00	
City bonds.....	5	13,000 00	111 $\frac{1}{2}$	14,495 00	
City bonds.....	4 $\frac{1}{2}$	4,000 00	101 $\frac{1}{2}$	4,050 00	
City bonds.....	7	2,000 00	103	2,060 00	
City bonds.....	7	2,700 00	110 $\frac{1}{4}$	2,976 75	
City bonds.....	7	600 00	107 $\frac{1}{2}$	645 00	
City bonds.....	4	10,000 00	101 $\frac{1}{4}$	10,125 00	
City bonds.....	4	3,500 00	100	3,500 00	
City bonds.....	4 $\frac{1}{2}$	500 00	100	500 00	
City bonds.....	7	2,500 00	101 $\frac{1}{4}$	2,531 25	
City bonds.....	5	5,000 00	111	5,550 00	
City bonds.....	4	3,000 00	100	3,000 00	
City bonds.....	7	5,000 00	110 $\frac{1}{4}$	5,512 50	
City bonds.....	Var.	6,500 00	Var.	6,608 75	
City bonds.....	7	15,000 00	119 $\frac{1}{4}$	17,925 00	
City bonds.....	4	10,000 00	102	10,200 00	
City bonds.....	4 $\frac{1}{2}$	5,000 00	105 $\frac{1}{2}$	5,275 00	
City bonds.....	5	10,000 00	117 $\frac{1}{2}$	11,750 00	
City bonds.....	4	4,100 00	100	4,100 00	
City bonds.....	4	5,000 00	106 $\frac{3}{4}$	5,337 50	
City bonds.....	4	15,000 00	Var.	15,275 00	
City bonds.....	4 $\frac{1}{2}$	10,000 00	107	10,700 00	
City bonds.....	4	15,000 00	102 $\frac{1}{2}$	15,375 00	
City bonds.....	4	10,000 00	101 $\frac{1}{4}$	10,175 00	
City bonds.....	5	13,500 00	109 $\frac{3}{4}$	14,816 25	
City bonds.....	4	14,000 00	101 $\frac{1}{4}$	14,175 00	
City bonds.....	4	13,300 00	102 $\frac{1}{4}$	13,599 25	
City bonds.....	4	14,000 00	101 $\frac{1}{4}$	14,175 00	
City bonds.....	4 $\frac{1}{2}$	7,854 60	Var.	8,215 06	
City bonds.....	4	1,000 00	100	1,000 00	
City bonds.....	6	2,000 00	109	2,180 00	
City bonds.....	5	2,500 00	101 $\frac{3}{4}$	2,543 75	
City bonds.....	6	1,000 00	102	1,020 00	
City bonds.....	5	6,000 00	109	6,540 00	
City bonds.....	3 $\frac{1}{2}$	12,000 00	100	12,000 00	
City bonds.....	4	5,500 00	102	5,610 00	
City bonds.....	4	5,000 00	101	5,050 00	
City bonds.....	3 $\frac{1}{2}$	1,000 00	100	1,000 00	
City bonds.....	4 $\frac{1}{2}$	5,000 00	101 $\frac{1}{2}$	5,075 00	
City bonds.....	4	10,000 00	101	10,100 00	
City bonds.....	4	20,000 00	103 $\frac{3}{4}$	20,750 00	
City bonds.....	4 $\frac{1}{2}$	1,000 00	100	1,000 00	
City bonds.....	Cost.	22,460 42	.....	Est. value.	647,217 22
City bonds.....	Cost.	44,647 29	.....	Est. value.	20,000 00
City bonds.....	.....	.....	.....	.....	39,000 00
City bonds.....	.....	.....	.....	.....	\$9,778 36
City bonds.....	.....	.....	.....	.....	143,718 42
City bonds.....	.....	.....	.....	.....	147,496 78
City bonds.....	.....	.....	.....	.....	113 52
City bonds.....	5	.....	.....	.....	6,447 02

MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages	\$18,122 65	.....	
Less over one year in arrears.	6,904 47	.....	\$6,218 18	
Interest accrued on stocks and bonds	5,292 41	
Interest accrued on warrants.	6,656 11	
Interest accrued on land contracts	62 94	
Interest accrued on deposits in banks	Estimated.	.....	547 50	
Rent accrued.	\$18,777 14
					166 41
					\$1,681,926 94
LIABILITIES.					
Due depositors	\$1,490,779 58	
Interest accrued to depositors	628 44	
Salaries accrued.	245 87	
					1,491,653 89
Surplus	\$190,273 05

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$633,318 85	\$31,665 94	
Bonds and mortgages	6	\$169,390 00		
Less over one year in arrears.		76,740 00		
			5,559 00	
Stocks and bonds	3½	13,000 00	455 00	
Stocks and bonds	3¾	4,000 00	150 00	
Stocks and bonds	4	304,622 00	12,184 88	
Stocks and bonds	4¼	6,000 00	255 00	
Stocks and bonds	4½	26,500 00	1,192 50	
Stocks and bonds	5	66,500 00	3,325 00	
Stocks and bonds	6	15,854 60	951 28	
Stocks and bonds	7	65,800 00	4,806 00	
Stocks and bonds	5	26,148 15	1,307 41	
Warrants.	6	75,321 29	4 519 25	
Land contracts.	5	6,447 02	323 35	
Cash deposited.	2	23,630 73	472 41	
Cash deposited.	3	120,097 69	3,603 98	
Rent .....	.....	.....	.....	\$70,568 98
				2,444 00
				\$73,012 98
CHARGES.				
Interest to depositors .....	.....	.....	\$56,560 18	
Salaries. ....	.....	.....	4,000 00	
Taxes, repairs and insurance on banking house .....	.....	.....	501 13	
Taxes repairs and insurance on other real estate .....	.....	.....	1,014 08	
Printing, advertising, etc .....	.....	.....	166 87	
Fuel, lights, etc .....	.....	.....	61 08	
Other expenses. ....	.....	.....	491 85	
				63,805 14
Excess of income .....	.....	.....	.....	\$9,617 84

MECHANICS' SAVINGS BANK, ROCHESTER.

[Examined December 15, 1897.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages.....	5 & 6				\$1,208,225 00
bonds.....	Var.	\$151,000 00	Var.	\$195,280 00	
te bonds.....	4	50,000 00	107½	53,625 00	
te bonds.....	3	50,000 00	100	50,000 00	
ity bonds.....	3	50,000 00	100	50,000 00	
onds.....	Var.	55,000 00	100	55,000 00	
y bonds.....	3.65	25,000 00	100	25,000 00	
y bonds.....	3½	200,000 00	100	200,000 00	
y warrants.....	6	6,851 27	100	6,851 27	
bonds.....	3.65	45,000 00	100	45,000 00	
vn bonds.....	7	1 000 00	109	1,090 00	
a village bonds..	5	17,000 00	110½	18,827 50	
re b nds ..	4	40,000 00	108	40,800 00	
re village bonds..	5	25,000 00	118½	29,687 50	
school district					
.....	5	4,200 00	100	4 200 00	774,861 27
s ..	Var.				7,055 00
e and lot.....	Cost.	64,082 88		Est. value.	64,082 88
ate.....	Cost.	46,743 81		Est. value.	46,478 81
.....				\$35,949 13	
ed in banks and				117,340 54	153,289 67
inies.....					1,247 43
ed					
ied on bonds and		14,446 24			
year in arrears.		4,645 92			
.....				\$9,800 32	
ied on stocks and				7,304 64	
ied on warrants.				234 22	
ied on land con-				288 78	
ied on deposits in					
rust companies..		Estimated.		980 40	18,606 86
.....					84 99
.....					\$2,268,927 91
ILITIES.					
s				\$2,008,602 34	
ied to depositors				40,600 11	
ied				892 83	2,044,594 78
.....					\$224,333 13

ANNUAL INCOME AND CHARGES THEREON.

ESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Mortgages.....	5	\$1,124,950 00		
year in arrears.....		88,850 00		
.....		\$1,086,600 00	\$54,330 00	
Mortgages.....	6	\$78,275 00		
year in arrears.....		4,950 00		
.....		\$73,325 00	4,399 50	
onds.....	3	130,000 00	3,900 00	
onds.....	3½	225,000 00	7,875 00	
onds.....	3.65	70,000 00	2,555 00	
onds.....	4	240,000 00	9,600 00	
onds.....	5	46,200 00	2,310 00	
onds.....	6	1,000 00	60 00	
onds.....	7	1,000 00	70 00	
ts.....	5	1,890 00	94 50	
ts.....	6	3,965 00	237 90	
ts.....	7	1,200 00	84 00	

ANNUAL INCOME AND CHARGES THEREON—(Continued.)

INVESTMENTS, ETC.	Rate of interest.	Amount at par..	Revenue.	Totals.
Warrants.....	6	\$6 351 27	\$381 07	
Cash deposited.....	1½	17 242 92	258 64	
Cash deposited.....	2½	30,097 62	752 44	
Cash deposited.....	3½	20,000 00	700 00	
Cash deposited.....	4	50,000 00	2,000 00	
Rent.....				\$89 608 05
				800 00
CHARGES.				
Interest to depositors.....			\$75,696 10	\$90,408 05
Salaries.....			9,400 00	
Taxes, repairs and insurance on banking house.....			1,469 79	
Taxes, repairs and insurance on other real estate.....			789 51	
Printing, advertising, etc.....			584 42	
Fuel, lights, etc.....			412 51	
Other expenses.....			1,693 81	
				90,089 14
Excess of income.....				428 91

MONROE COUNTY SAVINGS BANK, ROCHESTER.

[Examined December 22, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ & 5				\$6,446,856 00
United States bonds.....	4	\$1,400,000 00	Var.	\$1,648,000 00	
Indiana State bonds.....	3	100,000 00	100	100,000 00	
Massachusetts State bonds.....	3½	100,000 00	100	100,000 00	
Monroe county bonds.....	3½	150,000 00	100	150,000 00	
Allegheny city bonds.....	4	100,000 00	110½	110,500 00	
Boston city bonds.....	3½	250,000 00	100	250,000 00	
Brooklyn city bonds.....	7	222,000 00	Var.	340,206 00	
Cleveland city bonds.....	4	110,000 00	110½	121,825 00	
Detroit city bonds.....	7	20,000 00	119½	23,850 00	
Rochester city bonds.....	Var.	486,000 00	Var.	541,200 00	
St. Louis city bonds.....	4	150,000 00	108½	162,750 00	
Syracuse city bonds.....	3½	50,000 00	100	50,000 00	
Caledonia village bonds.....	4	22,000 00	102½	22,550 00	
Cash on hand.....				\$177,121 07	3,620,860 00
Cash deposited in banks and trust companies.....				600,522 56	
Banking house and lot.....	Cost.	90,000 00		Est. value.	777,713 63
Other real estate.....	Cost.	233,710 65		Est. value.	90,000 00
Call loan.....					175,000 00
Land contract.....					8,000 00
Taxes advanced on property mortgaged to bank.....					6,008 00
Insurance advanced on property mortgaged to bank.....					27,147 63
Interest accrued on bonds and mortgages.....		156,374 67			822 25
Less over one year in arrears..		9,927 41			
Interest accrued on stocks and bonds.....				\$146,447 26	
Interest accrued on call loans.....				22,518 59	
Interest accrued on land contracts.....				190 00	
Interest accrued on deposits in banks and trust companies..		Estimated.		168 90	
Rent accrued.....				4,523 87	183,561 02
					1,575 00
					\$11,327,686 14

MONROE COUNTY SAVINGS BANK, ROCHESTER — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Depositors.....				\$9,782,275 43	
Interest accrued to depositors.....				21,778 69	
Dividends accrued.....				714 21	
Reserves.....				3,000 00	
Surplus.....					\$9,807,768 33
					\$1,530,063 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$120,000 00	\$5,400 00	
Bonds and mortgages.....	5	\$6,326,856 00		
Do over one year in arrears.....		94,250 00		
		\$6,232,606 00	311,680 30	
Stocks and bonds.....	3	100,000 00	3,000 00	
Stocks and bonds.....	3½	100,000 00	3,250 00	
Stocks and bonds.....	3½	600,000 00	21,000 00	
Stocks and bonds.....	4	682,000 00	67,280 00	
Stocks and bonds.....	5	100,000 00	5,000 00	
Stocks and bonds.....	7	578,000 00	40,460 00	
Real estate loans.....	5	8,000 00	400 00	
Real estate contracts.....	5	6,008 00	300 40	
Real estate deposited.....	2	306,522 56	6,111 85	
Real estate deposited.....	2½	60,000 00	1,500 00	
Real estate deposited.....	4	235,000 00	9,400 00	
Net.....				\$474,732 55
				7,647 00
				\$482,379 55
CHARGES.				
Interest to depositors.....			\$373,350 32	
Dividends.....			25,740 00	
Repairs, repairs and insurance on banking house.....			4,242 17	
Repairs, repairs and insurance on other real estate.....			6,476 98	
Printing, advertising, etc.....			1,899 44	
Heat, lights, etc.....			696 90	
Other expenses.....			1,960 68	
Excess of income.....				414,366 49
				\$88,013 06

NATIONAL SAVINGS BANK, ALBANY.

[Examined February 1, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$3,548,300 00
United States bonds.....	Var.	\$145,000 00	Var.	\$165,837 50	
Massachusetts State bonds.....	3½	50,000 00	100	50,000 00	
New Hampshire State bonds.....	6	30,000 00	Var.	31,907 50	
Any county bonds.....	4	140,000 00	Var.	141,970 00	
Some county bonds.....	4	10,000 00	Var.	10,067 50	
Some county bonds.....	Var.	30,500 00	Var.	33,337 50	
Some county bonds.....	4	80,000 00	Var.	82,350 00	
Some county bonds.....	4	10,000 00	100	10,000 00	

NATIONAL SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Queens county bonds	4	\$50,000 00	Var.	\$53,707 50	
Rensselaer county bonds.....	4	32,000 00	105 $\frac{1}{4}$	33,680 00	
Richmond county bonds.....	Var.	21,000 00	Var.	22,463 00	
Rockland county bonds	5	7,000 00	Var.	7,815 00	
St. Lawrence county bonds....	4	25,000 00	Var.	25,665 00	
Ulster county bonds.....	4	15,000 00	Var.	15,397 50	
Albany city bonds.....	Var.	484,600 00	Var.	514,080 50	
Allegheny city bonds	4	10,000 00	105 $\frac{1}{4}$	10,575 00	
Amsterdam city bonds	5	13,000 00	Var.	15,407 50	
Auburn city bonds	4	15,430 00	Var.	15,558 60	
Boston city bonds	Var.	265,000 00	Var.	277,050 00	
Brooklyn city bonds	Var.	634,000 00	Var.	668,240 00	
Buffalo city bonds	7	38,000 00	Var.	52,912 50	
Buffalo city warrants.....	5	67,865 26	100	67,865 26	
Cambridge city bonds	4	35,000 00	Var.	37,762 50	
Camden city bonds	4	35,000 00	Var.	38,637 50	
Cleveland city bonds	Var.	110,000 00	Var.	114,085 00	
Cohoes city bonds	Var.	42,000 00	Var.	45,420 00	
Corning city bonds	4	8,000 00	102 $\frac{1}{2}$	8,200 00	
Detroit city bonds	Var.	25,000 00	Var.	28,972 50	
Elmira city bonds	4	5,000 00	105 $\frac{1}{4}$	5,275 00	
Fall River city bonds	Var.	60,000 00	Var.	61,792 00	
Geneva city bonds	4	25,000 00	110 $\frac{1}{4}$	27,687 50	
Gloversville city bonds.....	Var.	26,200 00	Var.	26,524 00	
Hornellsville city bonds.....	6	6,500 00	Var.	6,575 00	
Ithaca city bonds.....	4	20,000 00	Var.	21,515 00	
Jamestown city bonds.....	4	29,000 00	Var.	29,927 50	
Kingston city bonds.....	4	12,000 00	100 $\frac{1}{4}$	12,060 00	
Lockport city bonds.....	Var.	16,750 00	Var.	17,020 00	
Long Island City bonds	7	1,000 00	113 $\frac{1}{4}$	1,132 50	
Lowell city bonds	4	43,000 00	Var.	45,382 50	
Milwaukee city bonds	5	15,000 00	Var.	16,700 00	
Minneapolis city bonds.....	4	2,000 00	109 $\frac{1}{4}$	2,195 00	
Mount Vernon city bonds.....	Var.	78,000 00	Var.	82,940 00	
Newark city bonds	Var.	68,000 00	Var.	75,630 00	
Newburgh city bonds	4	19,500 00	Var.	20,205 00	
New Haven city bonds	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
New York city bonds	Var.	619,400 00	Var.	661,824 00	
Olean city bonds	4 $\frac{1}{2}$	10,000 00	103	10,300 00	
Paterson city bonds	4 $\frac{1}{2}$	10,000 00	110	11,000 00	
Philadelphia city bonds.....	3 $\frac{1}{2}$	25,000 00	100	25,000 00	
Portland city bonds.....	4	30,000 00	Var.	31,972 50	
Poughkeepsie city bonds.....	Var.	46,000 00	Var.	47,530 00	
Poughkeepsie city certificates of indebtedness.....	5	6,205 36	100	6,205 36	
Providence city bonds.....	Var.	52,000 00	Var.	55,945 00	
Rochester city bonds.....	7	33,000 00	Var.	38,372 50	
Schenectady city bonds.....	4	30,000 00	Var.	31,357 50	
St. Louis city bonds.....	Var.	59,000 00	Var.	59,862 50	
Syracuse city bonds.....	Var.	79,500 00	Var.	72,621 25	
Troy city bonds	6	1,000 00	102 $\frac{1}{2}$	1,025 00	
Utica city bonds.....	4	11,916 67	100	11,916 67	
Watertown city bonds	Var.	34,000 00	Var.	39,740 00	
Worcester city bonds.....	4	27,500 00	110 $\frac{1}{4}$	30,387 50	
Yonkers city bonds	Var.	45,000 00	Var.	50,857 50	
Flatlands town bonds	6	21,726 66	100	21,726 66	
Greenwich town bonds	4	3,000 00	100	3,000 00	
Little Falls town bonds	4	4,000 00	100	4,000 00	
Newtown town bonds	4	2,000 00	100	2,000 00	
Oswegatchie town bonds.....	4	8,000 00	Var.	8,045 00	
Westerlo town bonds	4	4,500 00	100	4,500 00	
Catskill village bonds.....	4	5,000 00	100	5,000 00	
Cobleskill village bonds.....	4	14,000 00	100	14,000 00	
Cold Spring village bonds.....	4	5,000 00	103 $\frac{1}{4}$	5,162 50	
Cherry Valley village bonds ..	4	21,000 00	Var.	21,362 50	
Flushing village bonds	6	2,500 00	111 $\frac{1}{4}$	2,736 75	
Fonda village bonds	Var.	13,000 00	Var.	13,157 50	
Fredonia village bonds.....	4	15,000 00	103 $\frac{1}{4}$	15,525 00	
Glens Falls village bonds.....	4	25,000 00	100	25,000 00	
Johnstown village bonds.....	6	500 00	118	590 00	
Le Roy village bonds	4	10,000 00	102	10,200 00	
Lansingburgh village bonds ..	Var.	3,000 00	Var.	3,040 00	
Monticello village bonds.....	4	7,000 00	109 $\frac{1}{4}$	7,175 00	

NATIONAL SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New Rochelle village bonds...	3½	\$25,000 00	100	\$25,000 00	
Peekskill village bonds	7	8 000 00	117	9,360 00	
Plattsburgh village bonds.....	Var.	14,000 00	Var.	14,405 00	
Potsdam village bonds	4	10,000 00	102½	10,250 00	
Ritchfield Springs village bds.	4	8,000 00	102	8,160 00	
Saratoga Springs village bds..	4	5,000 00	102	5,100 00	
Saugerties village bonds	Var.	16,000 00	Var.	16,110 00	
Tarrytown village bonds	4	50,000 00	103¼	51,625 00	
White Plains village bonds	Var.	35,000 00	Var.	35,535 00	
Castleton town sch. dist. bds	5	6,000 00	101	6,060 00	
Canajoharie town school district bonds.	4	5,000 00	100	5,000 00	
Coeymans town sch. dist. bds.	4	2,500 00	100	2,500 00	
Corning town sch. dist. bonds.	4	5,000 00	100	5,000 00	
Waterford town sch. dist. bds.	4	10,000 00	102½	10,250 00	
Real estate.....	Cost.	54,240 44	.....	Est. value.	\$4,598,658 55
Cash on hand.....	.....	.....	.....	\$17,280 21	41,500 00
Cash deposited in banks and trust companies.....	.....	.....	.....	588,222 75	605,452 96
Interest accrued on bonds and mortgages .....	.....	28,580 23	.....	.....
Less over one year in arrears.....	.....	1,236 00	.....	.....
Interest accrued on stocks and bonds .....	.....	.....	.....	\$27,344 23	
Interest accrued on warrants.....	.....	.....	.....	35,846 94	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	8,946 23	
Rent accrued (real estate)....	.....	.....	.....	1,053 90	73,191 29
					127 50
					\$8,567,230 30
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$8,182,587 66	
Interest accrued to depositors.....	.....	.....	.....	25,802 43	
Rent accrued (banking rooms).....	.....	.....	.....	500 00	8,208,890 09
Surplus .....	.....	.....	.....	.....	\$658,840 21

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENT ¹ , ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$1,841,000 00	\$53,640 00	
Bonds and mortgages	4½	\$1,742,850 00		
Less over one year in arrears.....		25,000 00		
		\$1,717,850 00	77,308 25	
Bonds and mortgages.....	5	420,250 00	21,012 50	
Bonds and mortgages	6	44,200 00	2,652 00	
Stocks and bonds	3½	250,000 00	8,750 00	
Stocks and bonds.....	3.85	27,000 00	985 50	
Stocks and bonds.....	4	2,169,946 67	86,797 67	
Stocks and bonds.....	4½	83,450 00	8,777 75	
Stocks and bonds.....	5	359,205 36	17,960 27	
Stocks and bonds.....	5½	1,000 00	55 00	
Stocks and bonds.....	6	850,426 66	51,025 60	
Stocks and bonds.....	7	530,200 00	37,114 00	
Stocks and bonds.....	5	67,865 26	3,393 26	
Warrants	2	463,758 92	9,275 20	
Cash deposited.....	2½	70,000 00	1,750 00	
Cash deposited.....	3	54,462 83	1,633 88	
Rents.....	.....	.....	.....	\$377,128 08
				1,530 00
				\$378,658 08

NATIONAL SAVINGS BANK, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	\$309,629 12	
Salaries.....	10,300 00	
Rent.....	2,000 00	
Taxes, repairs and insurance on real estate.....	2,985 01	
Printing, advertising, etc.....	1,252 19	
Fuel, lights, etc.....	313 91	
Other expenses.....	2,905 43	
				\$329,385 65
Excess of income.....	\$49,490 42

NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[Examined February 24, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	6	.....	.....	.....	\$96,500 00
Niagara county bonds.....	4	\$18,000 00	Var.	\$18,045 00	
Lockport city certificates of indebtedness.....	4	2,512 40	100	2,512 40	
Niagara Falls city bonds.....	4	4,500 00	108 1/4	4,871 25	
Niagara Falls city certificates of indebtedness.....	5	9,380 00	100	9,380 00	
					34,808 65
Cash on hand.....	.....	.....	.....	\$833 97	
Cash deposited in banks.....	.....	.....	.....	29,137 28	
					29,973 25
Interest accrued on bonds and mortgages.....	.....	.....	.....	\$1,209 65	
Interest accrued on stocks and bonds and certificates of indebtedness.....	.....	.....	.....	498 28	
Interest accrued on deposits in banks.....	.....	Estimated.	.....	153 62	
					1,861 55
LIABILITIES.					\$163,136 90
Due depositors.....	.....	.....	.....	\$161,259 41	
Interest accrued to depositors.....	.....	.....	.....	818 84	
Salaries accrued.....	.....	.....	.....	72 84	
Rent accrued.....	.....	.....	.....	65 20	
					162,216 29
Surplus.....	.....	.....	.....	.....	\$983 61

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$96,500 00	\$5,730 00	
Stocks and bonds.....	4	25,012 40	1,000 50	
Stocks and bonds.....	5	9,380 00	469 00	
Cash deposited.....	3	12,818 08	384 84	
Cash deposited.....	4	16,319 30	652 77	
				\$8,246 11
CHARGES.				
Interest to depositors.....	.....	.....	\$5,551 84	
Salaries.....	.....	.....	1,020 00	
Rent.....	.....	.....	400 00	
Legal expenses.....	.....	.....	77 60	
Printing, advertising, etc.....	.....	.....	42 25	
Fuel, lights, etc.....	.....	.....	22 55	
Other expenses.....	.....	.....	8 00	
				7,124 24
Excess of income.....	.....	.....	.....	\$1,121 87

NEWBURGH SAVINGS BANK, NEWBURGH.

[Examined March 16, 1897.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
rtgages.....	Var.	.....	.....	.....	\$2,508,400 00
bonds.....	Var.	\$650,000 00	Var.	\$743,500 00	
y bonds.....	4	50,000 00	104½	52,250 00	
bonds.....	4	50,000 00	110½	55,375 00	
7 bonds.....	4	50,000 00	108½	54,125 00	
nty bonds.....	4	50,000 00	109½	54,875 00	
nds.....	7	8,000 00	Var.	9,217 50	
nds.....	4	139,000 00	Var.	153,280 00	
bonds.....	Var.	616,600 00	Var.	632,781 00	
nds.....	7	62,000 00	Var.	90,027 50	
bonds.....	Var.	127,823 24	Var.	131,961 01	
nds.....	Var.	21,500 00	Var.	25 000 00	
bonds.....	Var.	1,153,600 00	Var.	1,299,518 25	
bonds.....	7	127,000 00	Var.	155,267 50	
n bonds.....	7	9,000 00	106	9,540 00	
vn bonds.....	4	50,000 00	101½	50,875 00	
bonds.....	Var.	106,000 00	Var.	106,935 00	
own bonds.....	4	56,000 00	101½	56,700 00	
own bonds.....	5	5,620 00	101½	5,718 35	
n bonds.....	4½	25,000 00	108½	25,937 50	
n bonds.....	5	3,000 00	1 0	3,000 00	
re bonds.....	5	19,000 00	109	20,710 00	
school dis-riect.....	4	12,000 00	101½	12,180 00	
school district.....	3½	7,000 00	100	7,000 00	
school district.....	4½	9,800 00	101½	9,947 00	
school district.....	4	5,000 00	100	5,000 00	
.....	.....	.....	.....	\$4,314 10	3,960,685 61
d in banks and.....	.....	.....	.....	320,260 17	
nd lot.....	Cost.	115,527 16	.....	Est value.	394,574 37
nd on bonds and.....	.....	.....	.....	\$30,235 69	50,000 00
ied on stocks.....	.....	.....	.....	36,927 43	
nd on deposits in.....	.....	.....	.....	817 90	
ust companies.....	Estimated.	.....	.....	.....	68,081 02
.....	.....	.....	.....	.....	83 25
LITIES.	.....	.....	.....	.....	\$6,911,774 15
d to depositors.....	.....	.....	.....	\$5,600,112 61	
d.....	.....	.....	.....	44,121 34	
.....	.....	.....	.....	1,232 33	
.....	.....	.....	.....	.....	5,645,516 28
.....	.....	.....	.....	.....	\$1,266,257 87

ANNUAL INCOME AND CHARGES THEREON.

ITEMS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
tgages.....	4	\$646,000 00	\$27,440 00	
tgages.....	4½	1,046,750 00	47,108 75	
tgages.....	5	734,200 00	36,710 00	
tgages.....	6	41,450 00	2,487 00	
is.....	3	20,000 00	600 00	
is.....	3½	57,000 00	1,995 00	
is.....	4	1,160,179 24	46,407 17	
is.....	4½	34,800 00	1,566 00	
is.....	5	880,770 00	19,033 50	

NEWBURGH SAVINGS BANK, NEWBURGH—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds	6	\$1,201,100 00	\$72,066 00	
Stocks and bonds	7	561,100 00	39,277 00	
Cash deposited	2	48,485 29	969 71	
Cash deposited	2½	202,534 94	6,563 37	
Cash deposited		9,239 94	.....
Rents				\$302,223 50
				1,022 00
				\$303,245 50
CHARGES.				
Interest to depositors			\$208,996 20	
Salaries			15,700 00	
Taxes, repairs and insurance on banking house			1,936 43	
Legal expenses			166 87	
Printing, advertising, etc			740 71	
Fuel, lights, etc			371 91	
Other expenses			1,457 10	
				229,369 21
Excess of income				\$73,876 29

PAWLING SAVINGS BANK, PAWLING.

[Examined August 30, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$168,300 00
United States bonds	4	\$11,000 00	113¼	12,485 00	
District of Columbia bonds	3 65	6,000 00	110	6,600 00	
Massachusetts State bonds	3½	10,000 00	100	10,000 00	
Iowa State warrants	4	5,085 88	100	5,085 88	
Brooklyn city bonds	Var.	21,000 00	Var.	27,870 00	
Kingston city bonds	7	10,000 00	113¼	11,325 00	
Long Island City bonds	Var.	12,000 00	Var.	12,897 50	
New York city and county bonds	6	7,000 00	110¼	7,717 50	
Yonkers city bonds	7	3,000 00	Var.	3,600 00	
Gravesend town bonds	5	6,000 00	123	7,380 00	
Hempstead town bonds	5	5,000 00	104¼	5,212 50	
College Point village bonds	7	8,000 00	Var.	9,525 00	
Pawling village bonds	4	10,000 00	103½	10,325 00	
St. Johnsville village bonds	4	5,000 00	102¾	5,137 50	
Flushing town school district bonds	7	11,500 00	114¼	13,139 75	143,329 53
Cash on hand					464 26
Cash deposited in banks and trust companies					10,356 52
Real estate (site for banking house)	Cost.	3,250 00		Est. value.	3,250 00
Interest accrued on bonds and mortgages					3,165 30
Interest accrued on stocks and bonds					1,407 21
Interest accrued on deposits in banks and trust companies		Estimated.			30 30
Rent accrued					14 00
					\$206,208 06
LIABILITIES.					
Due depositors				\$206,453 90	
Interest accrued to depositors				1,759 31	
Salaries accrued				141 66	
					208,354 87
Surplus					\$24,853 19

EXAMINATIONS.

3

PAWLING SAVINGS BANK, PAWLING — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages.....	5	\$182,700 00	\$8,135 00	
Bonds and mortgages.....	6	5,600 00	836 00	
Stocks and bonds	3½	10,000 00	350 00	
Stocks and bonds	3.65	6,000 00	219 00	
Stocks and bonds	4	31,085 83	1,248 43	
Stocks and bonds	4½	7,000 00	315 00	
Stocks and bonds.....	5	16,000 00	800 00	
Stocks and bonds.....	6	12,000 00	720 00	
Stocks and bonds.....	7	48,500 00	3,395 00	
Cash deposited.....	2	10,358 52	207 17	
Rent.....				\$15,75 10
CHARGES.				\$15,86
Interest to depositors.....			\$10,734 39	
Salaries.....			650 00	
Taxes, repairs and insurance.....			55 96	
Printing, advertising, etc.....			69 90	
Other expenses.....			198 27	
Excess of income				11,94
				\$3,94

PEEKSKILL SAVINGS BANK, PEEKSKILL.

[Examined July 9, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$1,198,8
United States b. nds.....	Var.	\$100,000 00	Var.	\$118,230 00	
Colorado State bonds	4	54,000 00	Var.	57,900 00	
Connecticut State bonds	8	20,000 00	100	20,000 00	
Idaho State bonds	6	23,000 00	109½	24,980 00	
Kansas State raid certificates.....	4	656 00	100	656 00	
Maryland State bonds	3.65	15,500 00	100	15,500 00	
Missouri State bonds	3½	2,000 00	100	2,000 00	
North Dakota State bonds	4	50,000 00	109½	54,750 00	
South Dakota State bonds.....	Var.	52,500 00	106½	54,082 50	
Tennessee State bonds	8	10,000 00	100	10,000 00	
Utah Territory bonds	5	19,000 00	Var.	20,555 00	
Virginia State bonds	8	30,000 00	100	30,000 00	
Wyoming Territory bonds	6	5,000 00	105	5,250 00	
Westchester county bonds	4	10,000 00	100	10,000 00	
Boston city bonds	4	33,000 00	Var.	36,457 50	
Brooklyn city bonds	7	58,000 00	151½	87,870 00	
Buffalo city bonds	4	35,000 00	Var.	36,075 00	
Cleveland city bonds	4½	10,000 00	100	10,000 00	
Des Moines city bonds	4	10,000 00	108½	10,825 00	
Detroit city bonds	3½	10,000 00	100	10,000 00	
Long Island City bonds.....	4½	20,500 00	112½	23,113 75	
Minneapolis city bonds.....	4½	10,000 00	114	11,400 00	
New York city bonds	7	24,000 00	123½	29,640 00	
Rochester city bonds	7	10,000 00	119½	11,925 00	
St. Louis city bonds	Var.	5,496 65	Var.	6,418 28	
St. Paul city bonds	4½	20,000 00	115½	23,150 00	
Trenton city bonds	4	10,000 00	104½	10,450 00	
Attica town bonds.....	5	12,000 00	108½	12,900 00	
Covert town bonds.....	7	500 00	111½	558 75	
New Utrecht town bonds.....	5	6,000 00	100	6,000 00	
Salina town bonds.....	4	10,800 00	100	10,800 00	
Seneca Falls town bonds.....	5	5,000 00	106½	5,312 50	
Thompson town bonds.....	4½	30,000 00	108½	31,125 00	
Ulysses town bonds.....	7	2,000 00	111½	2,235 00	
Flushing village bonds.....	7	9,000 00	117	10,530 00	
North Tonawanda village bds.	5	10,000 00	114	11,400 00	

PEEKSKILL SAVINGS BANK, PEEKSKILL—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Peekskill village bonds	Var.	\$116,402 14	Var.	\$118,111 60	
Saranac Lake village bonds...	5	5,000 00	120	6,000 00	
Tonawanda village bonds	6	5,000 00	104	5,200 00	
Cortland town school district bonds	5	1,000 00	102½	1,022 50	
Peekskill town school district bonds	4½	2,000 00	100	2,000 00	
Cash on hand.....				\$28,849 35	\$948,008 38
Cash deposited in banks and trust companies.....				136,257 60	
Banking house and lot	Cost.	40,539 20			165,106 95
Other real estate	Cost.	6,949 28			20,000 00
Interest accrued on bonds and mortgages		12,891 76			6,949 28
Less over one year in arrears.....		1,355 62			
Interest accrued on stocks and bonds				\$11,536 14	
Interest accrued on deposits in banks and trust companies.....		Estimated.		44 17	
Rent accrued					16,619 00
					81 00
LIABILITIES.					\$2,355,636 31
Due depositors				\$2,112,431 73	
Interest accrued to depositors				1,750 96	
Salaries accrued.....				189 84	
					2,114,372 53
Surplus					\$241,263 78

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$10,000 00	\$450 00	
Bonds and mortgages	5	\$1,188,878 70		
Less over one year in arrears.....		23,225 00		
		\$1,165,653 70	58,282 60	
Stocks and bonds	3	60,000 00	1,800 00	
Stocks and bonds	3½	52,207 34	1,827 26	
Stocks and bonds	3.65	15,500 00	565 75	
Stocks and bonds	3.70	40,000 00	1,480 00	
Stocks and bonds.....	4	857,637 45	14,805 50	
Stocks and bonds	4½	22,500 00	4,162 50	
Stocks and bonds	5	22,000 00	4,950 00	
Stocks and bonds	6	37,000 00	2,220 00	
Stocks and bonds	7	107,500 00	7,525 00	
Cash deposited.....	2	108,280 81	2,165 58	
Cash deposited.....		27,906 79		
Rent.....				\$99,734 25
				685 00
CHARGES.				\$100,359 25
Interest to depositors			\$78,728 70	
Salaries.....			8,564 00	
Taxes, repairs and insurance on banking house.....			810 07	
Taxes, repairs and insurance on other real estate			210 00	
Printing, advertising, etc.....			210 85	
Fuel, lights, etc			209 50	
Other expenses.....			774 85	
				89,623 97
Excess of income				\$10,365 28

PEOPLES' SAVINGS BANK, YONKERS.

[Examined June 14, 1897]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$809,800 00
Kings county bonds.....	4	\$15,000 00	104	\$15,600 00	
Long Island City bonds.....	Var.	83,500 00	Var.	93,090 00	
Mount Vernon city bonds.....	5	10,000 00	103	10,300 00	
New York city bonds.....	7	500 00	120½	602 50	
New York city bonds (formerly West Farms).....	7	2,000 00	Var.	2,662 50	
Niagara Falls city bonds.....	4	10,000 00	107	10,700 00	
Yonkers city bonds.....	Var.	12,000 00	Var.	13,618 75	
Collins town bonds.....	4	500 00	100	500 00	
Eastchester town bonds.....	5	5,520 00	103¾	5,727 00	
Flushing town bonds.....	5	12,000 00	100¾	12,810 00	
Long Lake town bonds.....	5	2,000 00	100	2,000 00	
Otsego town bonds.....	4	3,000 00	101	3,080 00	
Persia town bonds.....	5	2,000 00	101½	2,080 00	
Saratoga Springs town bonds.....	5	10,500 00	103¾	10,841 25	
Schoharie town bonds.....	4	6,500 00	100	6,500 00	
Akron village bonds.....	4	10,000 00	103½	10,350 00	
Baldwinsville village bonds.....	3½	10,000 00	100	10,000 00	
Canisteo village bonds.....	3½	6,385 81	100	6,385 81	
Cattaraugus village bonds.....	4	7,000 00	102½	7,175 00	
Corning village bonds.....	4	10,000 00	101½	10,150 00	
Flushing village bonds.....	5	1,500 00	102¾	1,538 75	
Greenbush village bonds.....	4	23,000 00	Var.	23,410 00	
Green Island village bonds.....	3½	13,500 00	100	13,500 00	
Heron village bonds.....	4	7,500 00	102	7,650 00	
Larchmont village bonds.....	4	5,000 00	103¾	5,162 50	
North Tonawanda village bds.....	4	30,000 00	103¾	30,975 00	
Plattsburgh village bonds.....	4	8,000 00	100	8,000 00	
Richfield Springs village bonds.....	5	7,500 00	108	8,100 00	
Rockville Centre village bonds.....	4	14,500 00	103	14,985 00	
Tonawanda village bonds.....	5	10,000 00	114¾	11,475 00	
White Plains village bonds.....	Var.	42,000 00	Var.	42,390 00	
Arcadia town school dist. bds.....	4	12,000 00	100	12,000 00	
Eastchester town sch. dist. bds.....	5	4,000 00	103¾	4,150 00	
Edgewater town sch. dist. bds.....	5	15,000 00	101¾	15,187 50	
Flushing town sch. dist. bds.....	5	14,300 00	Var.	14,745 75	
Gouverneur town sch. dist. bds.....	4	16,000 00	102¾	16,400 00	
Harrison and Rye town school district bonds.....	4	5,500 00	102	5,610 00	
Harrietstown town school district bonds.....	4½	6,000 00	101½	6,060 00	
Hempstead town sch. dist. bds.....	5	11,000 00	Var.	11,720 00	
Islip town school district bonds.....	5	19,000 00	102½	19,475 00	
Jamaica town school district bonds.....	Var.	39,316 69	Var.	40,350 44	
Middletown and Southfield town school district bonds.....	5	5,850 00	Var.	6,212 25	
Newtown town school district bonds.....	Var.	34,000 00	Var.	37,493 75	
Northfield town school district bonds.....	6	3,010 00	108	3,250 80	
Norwich town school district bonds.....	4	10,550 00	100	10,550 00	
New Utrecht town school district bonds.....	5	1,800 00	100	1,800 00	
Oyster Bay town school district bonds.....	5	6,000 00	102¾	6,165 00	
Westchester town school district bonds.....	4	2,000 00	100	2,000 00	
Call loans.....	4	.....	.....	.....	614,984 55
Banking house and lot.....	Cost.	36,306 87	.....	Est. value.	34,000 00
Other real estate.....	Cost.	2,798 92	.....	Est. value.	3,000 00
Cash on hand.....	.....	.....	.....	\$4,387 04	
Cash deposited in banks.....	.....	.....	.....	123,717 08	
Interest accrued on bonds and mortgages.....	.....	.....	.....	\$6,048 09	
Interest accrued on stocks and bonds.....	.....	.....	.....	7,956 81	
					128,104 13

REPORT ON SAVINGS BANKS.

PEOPLES' SAVINGS BANK, YONKERS — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on call loans.	\$550 23	
Interest accrued on deposits in banks	Estimated.	.....	821 17	
Rent accrued	\$15,876 20 71 25
					\$1,630,636 23
LIABILITIES.					
Due depositors	\$1,536 910 91	
Interest accrued to depositors.	25,316 06	
Salaries accrued.	238 06	
Expenses accrued.	75 00	
					1,562,534 03
Surplus	\$77,302 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$717,800 00	\$35,890 00	
Bonds and mortgages	6	92,000 00	5,520 00	
Stocks and bonds	3½	29,865 91	1,045 30	
Stocks and bonds	4	312,866 69	12,514 67	
Stocks and bonds	4½	23,000 00	1,035 00	
Stocks and bonds	5	186,970 00	9,348 50	
Stocks and bonds	6	8,010 00	180 60	
Stocks and bonds	7	30,500 00	2,135 00	
Call loans	4	34,000 00	1,360 00	
Cash deposited	2	118,717 06	2,374 84	
Cash deposited	3	5,000 00	150 00	
Rents	.....	.....	.....	\$71,533 41 1,610 00
				\$73,163 41
CHARGES.				
Interest to depositors	.....	.....	\$55,912 82	
Salaries	.....	.....	5,570 00	
Taxes, repairs and insurance on banking house	.....	.....	747 02	
Taxes, repairs and insurance on other real estate	.....	.....	62 92	
Printing, advertising, etc	.....	.....	209 74	
Fuel, lights, etc	.....	.....	249 81	
Other expenses	.....	.....	249 80	
				68,008 11
Excess of income	.....	.....	.....	\$10,161 30

PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Examined April 9, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5	.....	.....	.....	\$443,538 00
United States bonds	Var.	\$125,000 00	Var.	\$146,875 00	
Indiana State bonds	3½	30,000 00	100	30,000 00	
Kings county bonds	4	18,000 00	104	18,720 00	
Boston city bonds	4	30,000 00	109	32,700 00	

PORT CHESTER SAVINGS BANK, PORT CHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
oklyn city bonds	Var.	\$105,000 00	Var.	\$110,400 00	
lo city bonds	4	50,000 00	102 $\frac{3}{4}$	51,375 00	
York city bonds	3 $\frac{1}{2}$	26,500 00	100	26,500 00	
nectady city bonds	4	10,000 00	105	10,500 00	
Lots town bonds	5	9,820 00	109	10,708 80	
Utrecht and Gravesend					
rn bonds	5	4,796 00	100	4,796 00	
town bonds	4	24,884 50	100	24,884 50	
chester town bonds	4	5,000 00	100	5,000 00	
stota village bonds	4	25,000 00	101 $\frac{1}{4}$	25,312 50	
kill village bonds	4	17,000 00	102	17,340 00	
Chester village bonds	4	745 00	100	745 00	
field Springs village bonds	5	10,000 00	108 $\frac{1}{4}$	10,825 00	
town school district bonds	Var.	84,000 00	101	84,580 00	
ding house and lot	Cost.	44,082 06	.....	Est value.	\$561,256 80
on hand .....	.....	.....	.....	\$2,677 98	30,000 00
deposited in banks .....	.....	.....	.....	56,735 14	
rest accrued on bonds and					59,418 12
rtgages .....	.....	.....	.....	\$7,706 59	
rest accrued on stocks and	.....	.....	.....	5,761 15	
ids .....	.....	.....	.....	40 89	13,508 63
rest accrued on deposits in	.....	Estimated.	.....	
ks .....	.....	.....	.....		\$1,107,761 55
LIABILITIES.					
depositors .....	.....	.....	.....	\$994,674 27	
rest accrued to depositors.	.....	.....	.....	8,529 80	
ies accrued .....	.....	.....	.....	106 56	1,008,310 13
urplus .....	.....	.....	.....		\$104,451 42

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ls and mortgages	5	\$443,583 00	\$22,179 15	
ks and bonds	3 $\frac{1}{2}$	106,500 00	3,727 50	
ks and bonds	4	368,620 50	14,545 18	
ks and bonds	5	49,616 00	2,480 80	
ks and bonds	6	6,000 00	360 00	
deposited	1 $\frac{1}{2}$	11,692 46	175 39	
deposited	2	9,708 82	194 08	
deposited	2 $\frac{1}{2}$	35,338 86	883 47	\$44,545 57
CHARGES.				
rest to depositors .....	.....	.....	\$31,332 24	
ries .....	.....	.....	4,800 00	
l expenses .....	.....	.....	50 00	
s, repairs and insurance on banking	.....	.....
use .....	.....	.....	425 00	
ting, advertising, etc. ....	.....	.....	200 00	
l, lights, etc .....	.....	.....	185 00	
r expenses .....	.....	.....	500 00	37,422 24
Excess of income .....	.....	.....	.....	\$7,058 33

PUTNAM COUNTY SAVINGS BANK, BREWSTER.

[Examined September 3, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$126,730 00
United States bonds.....	4	\$25,000 00	125%	\$31,437 50	
New Jersey State bonds.....	6	1,000 00	102%	1,025 00	
Westchester county bonds.....	4	10,000 00	100	10,000 00	
Albany city bonds.....	3½	10,000 00	100	10,000 00	
Boston city bonds.....	3½	10,000 00	100	10,000 00	
Brooklyn city bonds.....	Var.	28,000 00	Var.	28,680 00	
Buffalo city bonds.....	7	7,000 00	117%	8,242 50	
Long Island City bonds.....	Var.	9,000 00	Var.	11,052 50	
New York city bonds.....	Var.	10,500 00	Var.	10,875 00	
Rochester city bonds.....	7	1,000 00	115%	1,157 50	
Yonkers city bonds.....	Var.	18,000 00	Var.	19,652 50	
Newtown town bonds.....	5	10,000 00	114	11,400 00	
South East town bonds.....	4	8,000 00	100	8,000 00	
Geneva village bonds.....	4	10,000 00	104	10,400 00	
Monticello village bonds.....	4	5,000 00	102½	5,125 00	
Peekskill village bonds.....	7	1,000 00	118½	1,182 50	
Somers town school dist. bds..	5	1,662 50	102½	1,706 22	
Cash on hand.....					178,988 28
Cash deposited in banks and trust companies.....					98 68
Real estate.....	Cost.	1,751 12		Est. value.	15,916 00
Furniture and fixtures.....					735 00
Interest accrued on bonds and mortgages.....				\$3,778 90	500 00
Less over one year in arrears.....				1,257 60	
Int. accrued on stocks & bonds.....					2,521 30
Interest accrued on deposits in trust companies.....		Estimated.			2,008 73
					60 06
LIABILITIES.					\$327,478 07
Due depositors.....				\$290,381 09	
Interest accrued to depositors.....				1,600 31	
Salaries accrued.....				240 17	
					292,221 57
Surplus.....					\$35,256 50

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$108,560 00		
Less over one year in arrears.....		18,300 00		
		\$85,260 00	\$4,263 00	
Bonds and mortgages.....	6	\$38,160 00		
Less over one year in arrears.....		1,385 00		
		\$31,775 00	1,306 50	
Stocks and bonds.....	3	10,000 00	300 00	
Stocks and bonds.....	3½	30,000 00	1,050 00	
Stocks and bonds.....	4	68,000 00	2,790 00	
Stocks and bonds.....	5	24,682 50	1,233 13	
Stocks and bonds.....	6	10,000 00	600 00	
Stocks and bonds.....	7	17,500 00	1,235 00	
Cash deposited.....	2½	10,561 05	264 08	
Cash deposited.....		5,355 04		
				\$12,961 65
CHARGES.				
Interest to depositors.....			\$9,398 19	
Salaries.....			1,400 00	
Printing, advertising, etc.....			130 00	
Other expenses.....			200 00	
				11,928 19
Excess of income.....				\$1,919 46

QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Examined September 24, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages.....	5 & 6				\$327,100 00
of Columbia bonds....	3 65	\$25,000 00	112	\$28,000 00	
to State bonds....	6	88,342 12	100	88,342 12	
achusetts State bonds....	3	50,000 00	100	50,000 00	
n city bonds.....	Var.	11,000 00	Var.	12,852 50	
city bonds.....	4	10,000 00	108½	10,975 00	
l city bonds.....	4½	5,000 00	116	5,800 00	
s city bonds.....	4	50,000 00	111½	55,875 00	
g town bonds....	4	41,500 00	101½	42,122 50	
tempstead town bonds	4	24,500 00	Var.	25,048 75	
own bonds.....	7	8,300 00	107½	9,245 00	
Point village bonds...	7	12,000 00	129½	15,540 00	
g village bonds...	Var.	52,500 00	Var.	59,266 25	
ort village bonds....	7	2,000 00	110½	2,215 00	
n village bonds....	3½	8,000 00	100	8,000 00	
k town bonds.....	4	10,000 00	100	10,000 00	
illage bonds.....	4	15,000 00	102½	15,375 00	
own school dist. bds.	4½	8,300 00	103	8,599 00	
g town school dist. bds.	7	1,000 00	125½	1,253 50	
Bay town school dis-					
bonds.....	4	10,000 00	103	10,200 00	
g house and lot.....	Cost.	40,528 12		Est. value.	398,498 68
real estate.....	Cost	19,654 17		Est. value.	30,000 00
hand.....				\$5,767 68	17,500 00
deposited in banks and					
companies.....				71,096 82	76 864 45
accrued on bonds and					5,708 63
ages.....					4,789 22
accrued on stocks and					
ages.....					257 00
accrued on deposits					400 00
ks and trust companies	Estimated.				
crued.....					\$961,902 92
LIABILITIES.					
ositors.....				\$743,070 91	
accrued to depositors.				6,208 55	
accrued.....				191 60	749,471 06
plus.....					\$111,731 83

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages.....	5	\$61,500 00	\$3,075 00	
nd mortgages.....	5½	50,500 00	2 777 50	
nd mortgages.....	6	215,100 00	12,906 00	
nd bonds.....	3	50,000 00	1,500 00	
nd bonds.....	3½	8,000 00	106 00	
nd bonds.....	3 65	25,000 00	912 50	
nd bonds.....	4	161,000 00	6,440 00	
nd bonds.....	4½	8,300 00	373 50	
nd bonds.....	5	9,000 00	450 00	
nd bonds.....	6	20,500 00	1,230 00	
nd bonds.....	7	57,600 00	4,062 00	
State warrants.....	6	88,342 12	....
mitted.....	2	71,096 83	1,421 94	
				\$35,328 44
				1,200 00
				\$36,488 44

QUEENS COUNTY SAVINGS BANK, FLUSHING — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$35,928 92	
Salaries	3,300 00	
Taxes, repairs and insurance on banking house	587 08	
Taxes, repairs and insurance on other real estate	405 27	
Printing, advertising, etc.	137 55	
Fuel, lights, etc.	381 90	
Other expenses	181 02	
				\$31,871 00
Excess of income	\$4,611 75

RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Examined September 29, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$95,016 67
New York county bonds	6	\$500 00	109¼	\$546 25	
New York city bonds	6	4,500 00	Var.	4,927 50	
Middletown town bonds	6	2,500 00	105	2,625 00	
Northfield town bonds	6	5 0 00	101	505 00	
North Tonawanda town bonds	4½	15,000 00	112	16,800 00	
Castleton town school district bonds	Var.	14,412 50	Var.	14,800 16	
Northfield town school district bonds	Var.	10,518 33	Var.	11,227 77	
					51,500 66
Real estate	Cost.	7,197 32	.....	Est. value.	7,000 00
Cash on hand .....	.....	.....	.....	\$608 89	
Cash deposited in banks and trust companies .....	.....	.....	.....	24,858 74	
					25,467 63
Furniture and fixtures .....	.....	.....	.....	.....	500 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	.....	1,479 98
Interest accrued on stocks and bonds .....	.....	.....	.....	.....	1,061 71
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	.....	67 65
Taxes advanced .....	.....	.....	.....	.....	10 14
Rent accrued .....	.....	.....	.....	.....	165 68
					\$128,285 26
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$175,605 05	
Interest accrued to depositors .....	.....	.....	.....	1,050 00	
Salaries accrued .....	.....	.....	.....	104 58	
Rent accrued .....	.....	.....	.....	10 88	
					176,769 51
Surplus .....	.....	.....	.....	.....	\$26,415 75

COUNTY SAVINGS BANK, WEST NEW BRIGHTON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

MENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ages	5	\$25,800 00	\$1,265 00	
ages	6	69,716 67	4,183 00	
.....	4½	21,412 50	963 56	
.....	4½	1,680 00	79 80	
.....	4½	3,499 99	170 62	
.....	4½	13,334 34	666 71	
.....	5	8,000 00	480 00	
.....	6	2,099 63	81 50	
.....	1½	22,758 91	568 97	
.....	2½			\$8,409 16
.....				666 00
.....				\$9,075 16
CHARGES.				
itors			\$4,253 57	
.....			1,350 00	
.....			300 00	
nd insurance on real			200 00	
.....			150 00	
sing, etc.			80 00	
.....			460 00	
.....				6,808 57
ome				\$2,271 59

RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Examined October 7, 1897.]

TS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
pages	Var.				\$1,830,908 00
bia bonds	3.65	\$115,000 00	112	\$128,800 00	
arrants	6	15,197 48			
l certificates ..	4	7,865 23	100	7,865 23	
ate bonds	Var.	30,000 00	Var.	31,012 50	
rritory bonds	4	20,500 00	105½	21,627 50	
ls	5	23,300 00	115	26,795 00	
onds	4	54,000 00	Var.	57,270 00	
onds	3½	15,000 00	100	15,000 00	
nds	Var.	37,000 00	Var.	46,300 00	
bonds	4½	20,000 00	106¼	21,250 00	
onds	Var.	22,500 00	Var.	27,219 75	
y bonds	4	8,000 00	108	8,240 00	
onds	3½	20,000 00	100	20,000 00	
i bonds	4	100,000 00	108¼	108,250 00	
wn bonds	7	11,600 00	109	12,644 00	
rn bonds	5	100,000 00	125½	125,500 00	
bonds	7	12,500 00	109	13,625 00	
ls	7	10,000 00	108	10,600 00	
ids	7	1,000 00	100	1,000 00	
bonds	7	17,000 00	115¾	19,677 50	
re bonds	5	10,000 00	101	10,100 00	
n school dis-					
chool district	4½	6,000 00	108¼	6,210 00	
chool district	5	50,000 00	115¼	57,625 00	
chool district	4	20,000 00	101	20,200 00	
n school dis-	4	10,000 00	108¾	10,375 00	
wn school dis-	Var.	13,080 00	Var.	13,279 07	
					815,465 55

RIVERHEAD SAVINGS BANK, RIVERHEAD — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....	.....	.....	.....	\$22,870 24	
Cash deposited in banks and trust companies.....	.....	.....	.....	148,588 44	\$171,458 68
Banking house and lot.....	Cost.	\$49,543 29	.....	Est. value	20,000 00
Other real estate.....	Cost.	15,215 40	.....	Est. value	13,000 00
Furniture and safe.....	.....	.....	.....	.....	2,000 00
Insurance advanced.....	.....	.....	.....	.....	570 55
Interest accrued on bonds and mortgages.....	.....	22,891 02	.....	.....
Less over one year in arrears.....	.....	563 30	.....	.....
Interest accrued on stocks and bonds.....	.....	.....	.....	\$22,327 72	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	7,357 92	
Rent accrued.....	.....	.....	.....	649 74	40,325 32
					190 00
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$2,168,791 78	\$2,453,922 16
Interest accrued to depositors.....	.....	.....	.....	21,976 79	
Salaries accrued.....	.....	.....	.....	92 00	
					2,190,890 57
Surplus.....	.....	.....	.....	.....	\$268,067 59

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$513,636 00	\$25,681 80	
Bonds and mortgages.....	5½	3,000 00	165 00	
Bonds and mortgages.....	6	\$864,272 00		
Less over one year in arrears.....		6,565 00		
		\$857,707 00	51,462 42	
Stocks and bonds.....	3½	50,000 00	1,750 00	
Stocks and bonds.....	3 65	115,000 00	4,197 50	
Stocks and bonds.....	4	264,325 23	10,574 61	
Stocks and bonds.....	4½	26,000 00	1,170 00	
Stocks and bonds.....	5	197,930 00	9,896 50	
Stocks and bonds.....	6	11,900 00	714 00	
Stocks and bonds.....	7	69,100 00	4,837 00	
Cash deposited.....	2	33,986 05	667 72	
Cash deposited.....	2½	44,843 14	1,121 08	
Cash deposited.....	3	70,359 25	2,110 78	\$114,348 41
Rent.....	.....	.....	.....	2,158 00
				\$116,533 41
CHARGES.				
Interest to depositors.....	.....	.....	\$82,415 09	
Salaries.....	.....	.....	5,100 00	
Taxes, repairs and insurance on banking house.....	.....	.....	675 00	
Taxes, repairs and insurance on other real estate.....	.....	.....	150 00	
Printing, advertising, etc.....	.....	.....	350 00	
Fuel, lights and attendance.....	.....	.....	1,000 00	
Other expenses.....	.....	.....	700 00	90,388 09
Excess of income.....	.....	.....	.....	\$26,145 32

ROCHESTER SAVINGS BANK, ROCHESTER.

[Examined December 31, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$8,653,238 42
United States bonds.....	Var.	\$2,000,000 00	Var.	\$2,445,500 00	
Indiana State bonds.....	Var.	500,000 00	100	500,000 00	
Massachusetts State bonds....	3½	150,000 00	100	150,000 00	
Tennessee State bonds.....	3	100,000 00	100	100,000 00	
Monroe county bonds.....	3½	150,000 00	100	150,000 00	
Richmond county bonds.....	4	85,000 00	109½	90,885 00	
Brooklyn city bonds.....	Var.	600,000 00	Var.	791,182 50	
Buffalo city bonds.....	Var.	358,000 00	Var.	368,445 00	
Cleveland city bonds.....	4	74,000 00	110¾	81,955 00	
Minneapolis city bonds.....	4	230,000 00	111	222,000 00	
Newark city bonds.....	4	100,000 00	109¾	109,750 00	
New York city bonds.....	Var.	438,000 00	Var.	456,625 00	
Philadelphia city bonds.....	3-4	100,000 00	100	100,000 00	
Rochester city bonds.....	Var.	963,000 00	Var.	1,064,122 50	
Rochester city acceptances...	6	20,537 73	100	20,537 73	
St. Louis city bonds.....	3½	50,000 00	100	50,000 00	
Syracuse city bonds.....	3	500,000 00	100	500,000 00	
Wheatland town bonds.....	4	37,000 00	Var.	37,402 50	
Hlon village bonds.....	4	10,000 00	102	10,200 00	
Parma town school district No. 4 bonds.....	4	2,500 00	100	2,500 00	
Call loans.....	.....	.....	.....	.....	7,251,105 23
Land contracts.....	.....	.....	.....	.....	8,350 00
Banking house and lot.....	Cost.	391,296 62	.....	Est. value.	124,046 68
Other real estate.....	Cost.	289,441 32	.....	Est. value.	315,000 00
Cash on hand.....	.....	.....	.....	\$166,629 92	283,687 78
Cash deposited in banks and trust companies.....	.....	.....	.....	1,633,483 68	
Taxes, etc., advanced.....	.....	.....	.....	.....	1,800,113 60
Insurance advanced.....	.....	.....	.....	.....	1,441 81
Interest accrued on bonds and mortgages.....	.....	171,076 84	.....	.....	392 63
Less over one year in arrears..	.....	6,149 04	.....	.....
Interest accrued on stocks and bonds.....	.....	.....	.....	\$164,927 80	
Interest accrued on call loans.	.....	.....	.....	12,297 95	
Interest accrued on land contracts.....	.....	.....	.....	99 51	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	2,202 90	
Estimated.....	.....	.....	.....	2,110 17	
Rent accrued.....	.....	.....	.....	.....	181,638 33
.....	.....	.....	.....	.....	672 25
LIABILITIES.	.....	.....	.....	.....	\$18,619,686 73
Due depositors.....	.....	.....	.....	\$16,922,342 80	
Interest accrued to depositors.....	.....	.....	.....	53,569 21	
Attorneys' account, cash advanced for mortgages and included in loans on bonds and mortgages.....	.....	.....	.....	1,751 04	
.....	.....	.....	.....	.....	16,977,663 14
Surplus.....	.....	.....	.....	.....	\$1,642,023 59

ROCHESTER SAVINGS BANK, ROCHESTER—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$1,206,000 00	\$54,270 00	
Bonds and mortgages.....	5	\$7,441,468 42		
Less over one year in arrears.....		68,650 00		
		\$7,372,818 42	368,640 67	
Bonds and mortgages.....	6	5,775 00	346 50	
Stocks and bonds.....	3	1,436,500 00	43,095 00	
Stocks and bonds.....	3½	1,340,000 00	43,400 30	
Stocks and bonds.....	4	2,406,500 00	96,383 00	
Stocks and bonds.....	5	300,000 00	15,000 00	
Stocks and bonds.....	6	60,000 00	4,140 00	
Stocks and bonds.....	7	998,000 00	69,510 00	
Call loans.....	5	8,850 00	417 60	
Land contracts.....	5	\$124,046 73		
Less over one year in arrears.....		18,808 43		
		\$105,138 30	5,261 91	
Cash deposited.....	1½	1,322 26	19 88	
Cash deposited.....	2	959,161 42	19,188 28	
Cash deposited.....	4	673,000 00	26,980 10	
Rent.....				\$746,464 64
				21,579 66
				\$767,944 30
CHARGES.				
Interest to depositors.....			\$643 710 88	
Salaries.....			31,130 00	
Taxes, repairs and insurance on banking house.....			11,278 10	
Taxes, repairs and insurance on other real estate.....			12,810 22	
Printing, advertising, etc.....			1,610 08	
Fuel, lights, etc.....			5,423 47	
Other expenses.....			3,960 72	
				706,943 77
Excess of income.....				[\$68,900 53

ROSLYN SAVINGS BANK, ROSLYN.

[Examined September 22, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$206,000 00
United States bonds.....	Var.	\$20 000 00	Var.	\$23,775 00	
Brooklyn city bonds.....	Var.	8,000 00	Var.	10,067 80	
Long Island City bonds.....	Var.	80,000 00	Var.	84,736 50	
Gravesend town bonds.....	5	5,000 00	123¼	6,162 80	
Newtown town bonds.....	Var.	15,000 00	Var. 7	15,758 50	
North Hempstead town bonds	4	12,000 00	101¼	12,180 00	
Seneca town bonds.....	7	500 00	109	545 00	
Ballston Spa village bonds....	Var.	1,000 00	Var.	1,040 00	
Flushing village bonds.....	5	2,000 00	Var.	2,075 00	
Freeport village bonds....	5	3,000 00	117¼	3,535 00	
Hempstead town sch. dist. bds	5	6,000 00	108	6,480 00	
Jamaica town school dist. bds.	4	7,000 00	100	7,000 00	
North Hempstead town school district bonds.....	Var.	7,000 00	Var.	7,197 80	
Oyster Bay town sch. dist. bds	4	8,500 00	103¼	8,818 75	
					126,373 35

ROSLYN SAVINGS BANK, ROSLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand				\$2,119 09	
Cash deposited in trust companies				60,261 68	
Real estate.	Cost.	\$908 37		Estimated.	\$62,890 78
Interest accrued on bonds and mortgages				\$5,090 94	750 00
Less over one year in arrears.				25840	
Interest accrued on stocks and bonds					4,892 54
Interest accrued on deposit in trust company.		Estimated.			1,144 06
					250 00
					\$464,331 07
LIABILITIES.					
Due depositors.				\$428,759 80	
Interest accrued to depositors.				3,436 08	
Salaries accrued.				180 00	
Rent accrued.				39 20	
					437,415 08
Surplus.					\$36,915 99

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$211,800 00	\$10,590 00	
Bonds and mortgages	6	\$44,800 00		
Less over one year in arrears.		3,500 00		
		\$41,300 00	2,478 00	
Stocks and bonds.	4	47,500 00	1,900 00	
Stocks and bonds.	4 1/2	11,500 00	517 50	
Stocks and bonds.	4 3/4	500 00	23 75	
Stocks and bonds.	5	49,000 00	2,450 00	
Stocks and bonds.	6	11,000 00	660 00	
Stocks and bonds.	7	5,500 00	385 00	
Cash deposited.	2	60,261 68	1,205 33	
Rent				\$30,209 48
				86 00
				\$30,245 48
CHARGES.				
Interest to depositors.			\$15,271 59	
Salaries			800 00	
Rent			100 00	
Taxes, repairs and insurance on real estate			6 51	
Legal expenses			55 49	
Printing, advertising, etc.			50 00	
Other expenses.			95 00	
				16,378 59
Excess of income				\$3,596 89

SAUGERTIES SAVINGS BANK, SAUGERTIES.

[Examined March 12, 1897.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$325.2
United States bonds.....	4	\$40,000 00	112½	\$45,400 00	
Idaho State bonds.....	5	4,000 00	121	4,840 00	
Nebraska State warrants.....	5	19,879 64	100	19,879 64	
Rockland county bonds.....	5	18,000 00	116	20,880 00	
Ulster county bonds.....	4	20,000 00	Var.	40,886 00	
Brooklyn city bonds.....	Var.	20,000 00	Var.	20,850 00	
Kingston city bonds.....	7	5,000 00	103½	5,175 00	
Lockport city bonds.....	4½	3,875 00	100	3,875 00	
Long Island City bonds.....	Var.	24,000 00	Var.	27,490 00	
N. w. burgh city bonds.....	4	13,088 45	108½	13,458 52	
Poughkeepsie city bonds.....	7	25,000 00	117½	29,437 50	
Utica city bonds.....	4	2,792 45	101½	2,834 34	
Catskill town bonds.....	4	12,500 00	100	12,500 00	
Corning town bonds.....	7	1,000 00	114½	1,145 00	
Coxsackie town bonds.....	4	5,000 00	108	5,150 00	
Deer Park town bonds.....	7	20,000 00	108	21,300 00	
Forestburgh town bonds.....	7	2,900 00	108	3,074 00	
Gravesend town bonds.....	5	11,000 00	116½	12,787 50	
Mamakating town bonds.....	4	5,000 00	101½	5,087 50	
Saratoga town bonds.....	4½	500 00	100	500 00	
Seneca Falls town bonds.....	5	30,000 00	109½	32,850 00	
Thompson town bonds.....	4½	20,000 00	108½	20,750 00	
Watertown town bonds.....	4	20,000 00	100½	20,150 00	
Westchester town bonds.....	3½	20,000 00	100	20,000 00	
White Plains town bonds.....	4	10,000 00	102½	10,250 00	
Baldwinsville village bonds.....	3½	20,000 00	100	20,000 00	
Catskill village bonds.....	4	25,000 00	108½	25,937 50	
Saugerties village bonds.....	4	41,000 00	101	41,410 00	
West Troy village bonds.....	4	16,000 00	101	16,160 00	
Lyons town sch. dist. bonds..	4	15,000 00	100	15,000 00	
Call loans.....	4	.....	.....	.....	518,901
Banking house and lot.....	Cost.	10,000 00	.....	Est. value.	24,531
Other real estate.....	Cost.	9,813 55	.....	Est. value.	6,000
Cash on hand.....	.....	.....	.....	.....	7,400
Cash deposited in banks and trust companies.....	.....	.....	.....	.....	1,355
Insured advanced.....	.....	.....	.....	.....	108,480
Interest accrued on bonds and mortgages.....	.....	.....	.....	.....	1,007
Less over one year in arrears..	.....	.....	.....	\$12,091 30	
Interest accrued on stocks and bonds.....	.....	.....	.....	8,358 55	
Interest accrued on State warrants.....	.....	.....	.....	\$5,178 04	3,732
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	1,333 72	
Rent accrued.....	.....	.....	.....	658 45	
LIABILITIES.	.....	.....	.....	.....	7,170
Due depositors.....	.....	.....	.....	.....	96
Interest accrued to depositors.....	.....	.....	.....	.....	\$945,077
Salaries accrued.....	.....	.....	.....	.....
Surplus.....	.....	.....	.....	.....	\$905,726 18
	.....	.....	.....	.....	5,210 53
	.....	.....	.....	.....	56 43
	.....	.....	.....	.....	811,008 1
	.....	.....	.....	.....	\$124,074 1

SAUGERTIES SAVINGS BANK, SAUGERTIES—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$35,000 00	\$1,400 00	
Bonds and mortgages over one year in arrears	4½	8,500 00	.....
Bonds and mortgages	5	\$176,770 00		
Less over one year in arrears.....		43,795 00		
		\$127,975 00	6,328 75	
Bonds and mortgages.....	5½	8,000 00	165 00	
Bonds and mortgages	6	\$47,002 50		
Less over one year in arrears.....		16,223 00		
		\$30,780 50	1,846 88	
Stocks and bonds.....	3¼	20,000 00	650 00	
Stocks and bonds.....	3½	20,000 00	700 00	
Stocks and bonds.....	4	254,885 90	10,175 44	
Stocks and bonds.....	4½	24,875 00	1,086 87	
Stocks and bonds.....	5	82,000 00	4,100 00	
Stocks and bonds.....	6	8,500 00	210 00	
Stocks and bonds.....	7	65,400 00	4,578 00	
State warrants	5	19,879 64	993 98	
Call loans	4	24,550 00	.....
Cash deposited	2	15,750 04	815 00	
Cash deposited.....	2½	40,660 63	1,014 02	
Cash deposited.....	3	19,302 76	579 08	
Cash deposited.....	3½	10,000 00	850 00	
Cash deposited.....		23,876 71	.....
				\$34,572 97
Rents.....				530 00
				\$35,102 97
CHARGES.				
Interest to depositors.....			\$26,420 09	
Salaries			1,850 00	
Taxes, repairs and insurance on banking house.....			218 31	
Taxes, repairs and insurance on other real estate.....			241 60	
Printing, advertising, etc.....			78 00	
Fuel, lights, etc.....			40 75	
Other expenses.....			221 82	
				29,065 57
Excess of income				\$6,037 40

SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Examined December 14, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$122,297 87
Tennessee State bonds	3	\$5,000 00	100	\$5,000 00	
Seneca Falls town bonds.....	5	10,000 00	100	10,000 00	
Tyre town bonds	4	8,300 00	100	8,300 00	
Akron village bonds.....	4	5,000 00	103¼	5,175 00	
Fredonia village bonds.....	4	5,000 00	103¼	5,175 00	
Middleport village bonds	4	2,400 00	100	2,400 00	
North Tonawanda village bds.	4	15,000 00	103¼	15,487 50	
Perry village bonds	4	5,000 00	102½	5,125 00	
					51,622 50
Cash on hand				\$1,685 75	
Cash deposited in banks.....				41,479 87	
					43,165 12

SENECA FALLS SAVINGS BANK, SENECA FALLS—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate	Cost.	\$3,831 30	.....	Est. value.	\$3,831 30
Furniture and fixtures .....	.....	.....	.....	.....	1,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,706 56	
Interest accrued on stocks and bonds .....	.....	.....	.....	674 88	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	347 61	
Rent accrued .....	.....	.....	.....	.....	4,729 05
					70 97
					\$336,756 31
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$223,639 16	
Interest accrued to depositors .....	.....	.....	.....	1,838 26	
Salaries accrued .....	.....	.....	.....	54 41	
Rent accrued .....	.....	.....	.....	102 50	
					225,174 23
Surplus .....	.....	.....	.....	.....	\$10,581 96

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$34,535 00	\$1,736 25	
Bonds and mortgages	5½	11,000 00	605 00	
Bonds and mortgages	6	86,773 27	5,266 24	
Stocks and bonds	3	5,000 00	150 00	
Stocks and bonds	4	25,700 00	1,422 00	
Stocks and bonds	5	10,000 00	500 00	
Cash deposited	3	23,881 31	1,016 44	
Cash deposited	4	7,698 06	308 92	
				\$10,926 95
Rents .....	.....	.....	.....	223 00
				\$11,226 95
CHARGES.				
Interest to depositors .....	.....	.....	\$6,753 60	
Salaries .....	.....	.....	1,400 00	
Rent .....	.....	.....	175 00	
Printing, advertising, etc. ....	.....	.....	46 00	
Fuel, lights, etc. ....	.....	.....	25 00	
Other expenses .....	.....	.....	98 49	
				8,558 09
Excess of income .....	.....	.....	.....	\$2,670 86

SING SING SAVINGS BANK, SING SING.

[Examined July 2, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$330,324 97
United States bonds	4	\$120,000 00	Var.	\$120,800 00	
Westchester county bonds	3½	60,000 00	100	60,000 00	
Albany city bonds	Var.	70,000 00	Var.	74,827 50	
Brooklyn city bonds	Var.	16,000 00	Var.	20,000 50	
Boston city bonds	4	30,000 00	Var.	28,300 00	

SING SING SAVINGS BANK, SING SING—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Long Island City bonds	5	\$5,500 00	Var	\$5,542 80	
New York city bonds	Var.	118,000 00	Var.	127,020 00	
Syracuse city bonds	7	20,000 00	110	22,000 00	
Yonkers city bonds	7	8,000 00	Var.	9,062 50	
Chautauqua town bonds	4	16,000 00	100	16,000 00	
New Lots town bonds	5	10,000 00	108½	10,850 00	
Newtown town bonds	5	20,000 00	112½	22,450 00	
Ossining town bonds	4	1,000 00	100	1,000 00	
Saratoga town bonds	4½	13,000 00	102½	13,232 50	
Seneca Falls town bonds	5	28,000 00	Var.	30,550 00	
Catskill village bonds	4	20,000 00	101½	20,250 00	
Lansingburgh village bonds	4	20,000 00	104	20,800 00	
Greenburgh town school district bonds	4	10,000 00	101½	10,125 00	
Cash on hand				\$6,738 53	\$635,962 50
Cash deposited in banks and trust companies				158,068 72	
Real estate	Cost.	8,000 00		Est. value.	164,822 80
Interest accrued on bonds and mortgages		11,627 28			6,000 00
Less over one year in arrears		2,252 34			
Interest accrued on stocks and bonds				\$9,374 94	
Interest accrued on deposits in banks and trust companies				3,060 91	
		Estimated.		310 45	13,646 80
LIABILITIES.					\$1,670,715 17
Due depositors				\$1,464,480 06	
Interest accrued to depositors				152 53	
Salaries accrued				11 50	
Rent accrued				1 23	
Surplus					1,464,645 43
					\$206,062 75

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$384,000 00	\$17,280 00	
Bonds and mortgages	5	\$410,986 07		
Less over one year in arrears		38,735 00		
		\$372,251 07	18,612 55	
Bonds and mortgages	6	\$55,998 00		
Less over one year in arrears		1,000 00		
		\$54,998 00	3,237 88	
Stocks and bonds	3	10,000 00	300 00	
Stocks and bonds	3½	60,000 00	2,100 00	
Stocks and bonds	4	277,000 00	11,080 00	
Stocks and bonds	4½	13,000 00	585 00	
Stocks and bonds	5	146,500 00	7,325 00	
Stocks and bonds	6	16,000 00	960 00	
Stocks and bonds	7	58,000 00	4,060 00	
Stocks and bonds	2	42,000 00	840 00	
Cash deposited	2½	20,000 00	500 00	
Cash deposited	3	20,000 00	600 00	
Cash deposited		76,068 72		\$67,500 43

SING SING SAVINGS BANK, SING SING—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$54,917 00	
Salaries	4,200 00	
Rent	480 00	
Taxes, repairs and insurance on real estate	45 69	
Printing, advertising, etc	295 25	
Fuel, lights, etc	19 17	
Other expenses	284 91	
				\$60,342 02
Excess of income	\$7,258 41

SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[Examined April 24, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½ & 5	.....	.....	.....	\$4,229,950 00
United States bonds	Var.	\$2,100,000 00	Var.	\$2,352,000 00	
District of Columbia bonds	3.65	500,000 00	110	550,000 00	
Indiana State bonds	3	300,000 00	100	300,000 00	
Maryland State bonds	Var.	300,000 00	100	300,000 00	
Massachusetts State bonds	Var.	500,000 00	100	500,000 00	
Missouri State bonds	3½	400,000 00	100	400,000 00	
Kings county bonds	Var.	220,000 00	Var.	225,100 00	
Queens county bonds	4	100,000 00	107½	107,750 00	
Boston city bonds	Var.	250,000 00	Var.	262,750 00	
Brooklyn city bonds	Var.	2,380,400 00	Var.	2,768,855 00	
Cambridge city bonds	4	150,000 00	108	162,000 00	
Cleveland city bonds	Var.	233,000 00	Var.	245,415 00	
Detroit city bonds	4	250,000 00	110½	276,350 00	
Grand Rapids city bonds	4	100,000 00	108	108,000 00	
Minneapolis city bonds	4½	150,000 00	Var.	172,350 00	
New York city bonds	Var.	750,000 00	Var.	799,500 00	
Providence city bonds	Var.	150,000 00	Var.	166,095 00	
Rochester city bonds	3½	60,000 00	100	60,000 00	
St. Louis city bonds	Var.	91,000 00	Var.	98,520 00	
St. Paul city bonds	4	100,000 00	102½	109,350 00	
Syracuse city bonds	3½	200,000 00	100	200,000 00	
Utica city bonds	7	200,000 00	113½	228,500 00	
Yonkers city bonds	4	115,000 00	Var.	122,719 50	
Tarrytown village bonds	4	50,000 00	111	55,500 00	
Cash on hand .....	.....	.....	.....	\$312,080 24	10,569,598 50
Cash deposited in banks and trust companies .....	.....	.....	.....	425,568 16	
Banking house and lot	Cost.	198,000 00	.....	Est. value.	687,658 40
Other real estate	Cost.	4,564 86	.....	Est. value.	75,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$80,898 08	3,800 00
Interest accrued on stocks and bonds .....	.....	.....	.....	90,270 72	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated	.....	3,269 91	
Rent accrued .....	.....	.....	.....	.....	174,485 65
					375 00
					\$15,689,528 65
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$13,415,721 65	
Interest accrued to depositors .....	.....	.....	.....	158,185 25	
Salaries accrued .....	.....	.....	.....	2,466 06	
					13,576,354 65
Surplus .....	.....	.....	.....	.....	\$2,114,467 57

SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$2,513,060 00	\$113,067 25	
Bonds and mortgages.....	5	1,716,900 00	85,845 00	
Stocks and bonds.....	3	1,006,400 00	30,192 00	
Stocks and bonds.....	3½	2,185,000 00	76,475 00	
Stocks and bonds.....	3.85	600,000 00	21,900 00	
Stocks and bonds.....	4	3,613,000 00	144,520 00	
Stocks and bonds.....	4½	150,000 00	6,750 00	
Stocks and bonds.....	5	897,000 00	44,850 00	
Stocks and bonds.....	6	475,000 00	28,500 00	
Stocks and bonds.....	7	723,000 00	50,610 00	
Cash deposited.....	2	240,566 16	4,811 32	
Cash deposited.....	2½	185,000 00	4,625 00	
Rent.....				\$612,165 57
				1,846 00
CHARGES.				
Interest to depositors.....			\$503,894 51	\$614,011 57
Salaries.....			88,600 00	
Taxes, repairs and insurance on banking house.....			3,354 11	
Printing, advertising, etc.....			771 50	
Fuel, lights, etc.....			736 89	
Other expenses.....			2,751 70	
				550,108 21
Excess of income.....				\$63,903 36

STATEN ISLAND SAVINGS BANK, STAPLETON.

[Examined October 1, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$586,070 00
United States bonds.....	4	\$110,000 00	114	\$125,400 00	
Missouri State bonds.....	3½	56,000 00	100	56,000 00	
Richmond county bonds.....	Var.	215,000 00	Var.	215,892 50	
Rochester city bonds.....	7	13,000 00	118	15,340 00	
Middletown town bonds.....	6	5,000 00	102	5,100 00	
Morrisania town bonds.....	7	14,000 00	Var.	16,635 00	
Middletown and Southfield town school district bonds..	5	38,000 00	144	51,840 00	
Southfield town school district bonds.....	5	14,000 00	104¾	14,665 00	
Cash on hand.....				\$11,824 50	500,872 50
Cash deposited in banks and trust companies.....				135,827 16	
Banking house and lot.....	Cost.	49,192 47		Est. value.	146,651 66
Other real estate.....	Cost.	7,985 93		Est. value.	40,000 00
Taxes advanced on property mortgaged to bank.....					7,500 00
Interest accrued on bonds and mortgages.....					37 10
Less over one year in arrears..				\$10,688 51	
				288 65	
Interest accrued on stocks and bonds.....					10,399 86
Interest accrued on deposits in banks and trust companies..					4,275 47
Rent accrued.....		Estimated.			538 26
					848 00
LIABILITIES.					\$1,297,192 85
Due depositors.....				\$1,129,940 27	
Interest accrued on depositors.				9,401 10	
Amount paid on bonds and mortgages not credited....				1,108 68	
					1,140,450 19
Surplus.....					\$150,742 66

STATEN ISLAND SAVINGS BANK, STAPLETON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$47,000 00	\$2,350 00	
Bonds and mortgages.....	5½	16,000 00	880 00	
Bonds and mortgages.....	6	\$523,070 00		
Less over one year in arrears		5,000 00		
		\$518,070 00	31,064 20	
Stocks and bonds	3	108,000 00	3,240 00	
Stocks and bonds	3½	56,000 00	1,960 00	
Stocks and bonds	4	167,000 00	6,680 00	
Stocks and bonds	4½	50,000 00	2,250 00	
Stocks and bonds	5	50,000 00	2,500 00	
Stocks and bonds	6	5,000 00	300 00	
Stocks and bonds	7	27,000 00	1,890 00	
Cash deposited.....	1	6,482 66	64 88	
Cash deposited.....	2	124,511 75	2,490 23	
Cash deposited.....		4,332 75		
Rent				\$55,669 26
				3,580 00
				\$59,249 26
CHARGES.				
Interest to depositors.....			\$37,604 41	
Salaries			5,650 00	
Taxes, repairs and insurance on banking house.....			1,827 18	
Taxes, repairs and insurance on other real estate			337 77	
Printing, advertising, etc.....			791 48	
Fuel, lights, etc			1,110 35	
Other expenses			743 28	
				48,064 57
Excess of income				\$11,204 69

TWELFTH WARD SAVINGS BANK, NEW YORK CITY.

[Examined October 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$475,500 00
United States bonds.....	6	\$6,000 00	102¼	\$6,125 00	
Florida State bonds	4	10,000 00	113	11,300 00	
Louisiana State bonds.....	4	10,000 00	107½	10,750 00	
Maine State bonds.....	3	40,000 00	109	40,000 00	
Clinton county bonds.....	4	10,000 00	102¼	10,225 00	
Queens county bonds.....	4	15,000 00	Var.	15,300 00	
Amsterdam city bonds.....	3	1,500 00	100	1,500 00	
Brooklyn city bonds.....	3	20,000 00	100	20,000 00	
Buffalo city bonds.....	3	20,000 00	100	20,000 00	
Cohoes city bonds.....	4	5,000 00	105½	5,275 00	
Kingston city bonds.....	3½	10,000 00	100	10,000 00	
Long Island City bonds.....	Var.	10,500 00	Var.	11,812 10	
Lockport city bonds.....	3½	5,999 98	100	5,999 98	
New York city bonds.....	3	55,000 00	100	55,000 00	
Poughkeepsie city bonds.....	3½	17,000 00	100	17,000 00	
Rochester city bonds.....	3	10,000 00	100	10,000 00	
Yonkers city bonds.....	4	1,605 67	107	1,718 07	
Flatbush town bonds (now Brooklyn).....	4	5,000 00	100¼	5,085 00	
Flushing town bonds.....	5	6,000 00	108¼	6,195 00	

TWELFTH WARD SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Gravesend town bonds (now Brooklyn)	Var.	\$10,000 00	Var.	\$18,222 50	
Gloversville village bonds (now city)	8	85,000 00	100	85,000 00	
Greenbush village bonds	4	10,000 00	100	10,000 00	
Tonawanda village bonds	4	18,000 00	102 $\frac{1}{4}$	18,292 50	
Jamaica town sch. dist. bds.	4	8,000 00	101 $\frac{3}{4}$	8,140 00	
Tonawanda town sch. dist. bds.	6	1,000 00	108	1,080 00	
Westchester town school district bonds (now N. Y. city)	4	8,000 00	102	8,160 00	
Banking house.	Cost.	5,208 41	.....	Est. value.	\$352,080 55
Cash on hand .....	.....	.....	.....	\$6,649 49	5,208 41
Cash deposited in banks .....	.....	.....	.....	64,816 48	
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$8,868 23	71,465 97
Interest accrued on stocks and bonds .....	.....	.....	.....	8,461 35	
Interest accrued on deposits in bank .....	.....	Estimated.	.....	198 22	
					12,522 80
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$900,092 08	\$916,777 78
Interest accrued to depositors .....	.....	.....	.....	8,898 90	
Salaries accrued .....	.....	.....	.....	168 58	
Rent accrued (site for banking house) .....	.....	.....	.....	92 84	
					908,741 85
Surplus .....	.....	.....	.....	.....	\$8,085 89

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$434,600 00	\$31,730 00	
Bonds and mortgages	5 $\frac{1}{2}$	2,200 00	121 00	
Bonds and mortgages	6	88,700 00	2,322 00	
Stocks and bonds	8	171,500 00	5,145 00	
Stocks and bonds	8 $\frac{1}{2}$	48,499 98	1,697 50	
Stocks and bonds	4	85,605 67	3,424 22	
Stocks and bonds	5	21,000 00	1,050 00	
Stocks and bonds	6	17,000 00	1,020 00	
Cash deposited	8	64,816 48	1,944 49	
				\$38,454 23
CHARGES.				
Interest to depositors .....	.....	.....	\$37,723 88	
Salaries .....	.....	.....	3,100 00	
Rent of site for banking house .....	.....	.....	2,170 00	
Printing, advertising, etc .....	.....	.....	168 00	
Fuel, lights, etc .....	.....	.....	840 00	
Other expenses .....	.....	.....	985 00	
				34,985 88
Excess of income .....	.....	.....	.....	\$3,518 39

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[Examined November 13, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$938,158 57
United States bonds	4	\$30,000 00	127 1/4	\$35,500 00	
Utah State bonds	4	25,000 00	108	27,000 00	
Ulster county bonds	Var.	144,000 00	Var.	150,322 50	
Buffalo city bonds	5	13,000 00	102 1/4	13,222 50	
Camden city bonds	4	25,000 00	111	27,750 00	
Cleveland city bonds	4	10,000 00	108	10,300 00	
Detroit city bonds	4	25,000 00	109 1/4	27,437 50	
Elmira city bonds	4	15,000 00	Var.	15,800 00	
Gloversville city bonds	4	13,000 00	100 1/4	13,067 50	
Kingston city bonds	Var.	111,500 00	Var.	114,910 00	
Long Island City bonds	5	9,000 00	100	9,000 00	
Newburgh city bonds	4	8,500 00	106 1/4	9,072 75	
New York city bonds	7	20,400 00	Var.	23,566 00	
Niagara Falls city bonds	4	5,000 00	107	5,350 00	
Poughkeepsie city bonds	4	15,000 00	104	15,600 00	
Schenectady city notes	4	12,328 44	100	12,328 44	
Trenton city bonds	4	20,000 00	Var.	20,195 00	
Kingston town bonds	7	31,500 00	110 1/4	34,728 75	
Parish town bonds	3 1/2	5,000 00	100	5,000 00	
Saratoga town bonds	Var.	2,000 00	Var.	2,056 25	
Ballston Spa village bonds	Var.	1,000 00	Var.	1,043 75	
Brockton village bonds	Var.	10,000 00	103 1/4	10,350 00	
Carthage village bonds	4	10,000 00	108	10,300 00	
College Point village bonds	7	4,000 00	114 1/4	4,550 00	
Leroy village bonds	4	15,000 00	102	15,300 00	
Mechanicville village bonds	4	10,000 00	102 1/4	10,250 00	
Mount Vernon village bonds	4	25,000 00	101	25,250 00	
Phoenix village bonds	7	500 00	115 1/4	578 75	
Saratoga Springs village bds.	Var.	1,500 00	Var.	1,520 00	
Saugerties village bonds	4	18,000 00	Var.	18,470 00	
Waverly village bonds	4	20,000 00	101 1/4	20,350 00	
West Troy village bonds	4	11,000 00	101 1/4	11,192 50	
Kingsbury town sch. dist. bds.	4	12,000 00	101	12,120 00	
Marlborough town school district bonds	4 1/2	1,800 00	108	1,854 00	
Bye town school district bds.	4	4,000 00	108	4,080 00	719,567 19
Cash on hand	.....	.....	.....	\$6,934 86	
Cash deposited in banks and trust companies	.....	.....	.....	150,823 97	
Banking house and lot	Cost.	75,000 00	.....	Est. va ue.	157,738 98
Other real estate	Cost.	79,881 32	.....	Est. value.	50,000 00
Insurance advanced on property mortgaged to bank	.....	.....	.....	.....	51,975 00
Taxes advanced on property mortgaged	.....	.....	.....	.....	508 77
Interest accrued on bonds and mortgages	.....	24,820 49	.....	.....	590 26
Less over one year in arrears	.....	4,155 11	.....	.....
Interest accrued on stocks and bonds	.....	.....	.....	\$20,674 38	
Interest accrued on deposits in banks and trust companies	.....	Estimated.	.....	7,710 67	
Rent accrued	.....	.....	.....	1,200 00	20,525 05
	.....	.....	.....	.....	2,435 00
	.....	.....	.....	.....	\$22,000,506 79
LIABILITIES.					
Due depositors	.....	.....	.....	\$1,865,287 57	
Interest accrued to depositors	.....	.....	.....	23,701 64	
Salaries accrued	.....	.....	.....	157 23	1,909,786 54
Surplus	.....	.....	.....	.....	\$90,728 25

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$779,724 88		
Less over one year in arrears.....		35,050 00		
		<u>\$744,674 88</u>	\$37,233 74	
Bonds and mortgages ...	6	\$308,433 69		
Less over one year in arrears.....		12,233 19		
		<u>\$196,170 50</u>	11,770 23	
Stocks and bonds	3	25,500 00	765 00	
Stocks and bonds	3½	45,000 00	1,575 00	
Stocks and bonds	4	529,828 44	21,133 14	
Stocks and bonds	4½	2,300 00	103 50	
Stocks and bonds	4¾	500 00	23 75	
Stocks and bonds ...	5	23,500 00	1,175 00	
Stocks and bonds	7	56,400 00	3,948 00	
Cash deposited	2	94,468 92	1,889 88	
Cash deposited.....	3½	31,000 00	1,225 00	
Cash deposited	4	18,000 00	720 00	
Cash deposited.....		<u>3,355 05</u>		
Rents.....				\$31,621 74
				6,987 50
CHARGES.				\$38,609 24
Interest to depositors.....			\$32,763 67	
Salaries			4,720 00	
Taxes, repairs and insurance on banking house			1,989 96	
Taxes, repairs and insurance on other real estate			2,476 58	
Legal expenses			1,000 00	
Printing, advertising, etc.....			650 00	
Fuel, lights, etc.....			800 00	
Other expenses.....			1,088 00	
				75,488 21
Excess of income.....				\$13,121 08

UNION SAVINGS BANK OF PATCHOGUE.

[Examined January 29, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$44,450 00
Brooklyn city bonds	3½	\$5,000 00	100	\$5,000 00	
Camden city bonds	4	5,000 00	110½	5,537 50	
New York city bonds	3½	5,000 00	100	5,000 00	
Patchogue village bonds	4	8,000 00	Var.	8,090 00	
Cash on hand.....				\$535 95	28,627 50
Cash deposited in Patchogue Bank.....				8,420 88	8,976 83
Interest accrued on bonds and mortgages				\$363 89	
Interest accrued on stocks and bonds				186 42	
					549 31
LIABILITIES.					\$77,608 64
Due depositors				\$77,825 42	
Interest accrued to depositors.....				210 56	
					77,535 98
Surplus.....					\$37 66

UNION SAVINGS BANK OF PATCHOGUE — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$10,000 00	\$500 00	
Bonds and mortgages	6	34,450 00	2,067 00	
Stocks and bonds	3½	10,000 00	350 00	
Stocks and bonds	4	18,000 00	580 00	
Cash deposited		8,420 88		\$3,487 00
CHARGES.				
Interest to depositors		Estimated.		2,706 40
Excess of income				\$730 60

UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK.

[Examined June 11, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$130,178 98
Flatbush town bonds	4	\$6,000 00	Var.	\$6,060 00	
Mamaroneck town bonds	Var.	23,571 0½	Var.	23,698 50	
Johnstown town school district bonds	3½	8,000 00	100	8,000 00	
Rye town school district bonds	4	20,000 00	Var.	20,415 00	53,153 50
Cash on hand				\$2,180 22	
Cash deposited in banks and trust companies				26,947 18	29,127 40
Furniture, fixtures and safe					1,000 00
Interest accrued on bonds and mortgages				\$1,590 16	
Interest accrued on stocks and bonds				748 24	
Interest accrued on deposits in banks and trust companies		Estimated.		179 20	2,447 60
Rent accrued					106 66
LIABILITIES.					\$216,012 12
Due depositors				\$206,946 17	
Interest accrued to depositors				2,375 34	
Salaries accrued				446 28	
Rent accrued				69 04	206,135 23
Surplus					\$12,576 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$20,500 00	\$1,025 00	
Bonds and mortgages	6	109,678 98	6,580 28	
Stocks and bonds	3½	8,000 00	105 00	
Stocks and bonds	3½	1,000 00	37 50	
Stocks and bonds	3.90	11,500 00	448 50	

UNION SAVINGS BANK OF WESTCHESTER COUNTY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds.....	4	\$36,071 00	\$1,442 84	
Stocks and bonds.....	7	1,000 00	70 00	
Cash deposited.....	2	12,000 00	240 00	
Cash deposited.....	2½	14,947 13	373 68	
Rent.....				\$10,823 14
				240 00
				\$10,563 14
CHARGES				
Interest to depositors.....			\$5,344 57	
Salaries.....			2,570 00	
Rent.....			350 00	
Legal expenses.....			50 00	
Printing, advertising, etc.....			60 00	
Fuel, lights, etc.....			120 00	
Other expenses.....			153 28	
				8,647 83
Excess of income.....				\$1,915 31

WATERTOWN SAVINGS BANK, WATERTOWN.

[Examined January 18, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$99,120 00
Rosie town bonds.....	4	\$2,100 00	101½	\$2,131 50	
Rutland town bonds.....	4	10,600 00	Var.	10,710 00	
Tonawanda village bonds.....	4½	5,000 00	112	5,600 00	
Brownville town school district bonds.....	4½	3,000 00	101½	3,045 00	
Lansingburgh town school district bonds.....	4	10,000 00	Var.	10,335 00	31,821 50
Cash on hand.....				\$1,154 60	
Cash deposited in banks.....				24,805 26	25,959 86
Furniture, fixtures and safe..					400 00
Interest accrued on bonds and mortgages.....				\$729 10	
Interest accrued on stocks and bonds.....				466 14	
Interest accrued on deposits in banks.....		Estimated.		33 00	1,228 24
					\$158,529 00
LIABILITIES.					
Due depositors.....				\$157,464 92	
Interest accrued to depositors.....				214 74	
Rent accrued.....				41 00	157,720 66
Surplus.....					\$808 94

WATERTOWN SAVINGS BANK, WATERTOWN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$26,600 00	\$1,390 00	
Bonds and mortgages.....	5½	10,000 00	550 00	
Bonds and mortgages.....	6	62,520 00	3,751 20	
Stocks and bonds.....	4	22,700 00	908 00	
Stocks and bonds.....	4½	8,000 00	380 00	
Cash deposited.....	3	24,806 26	744 16	\$7,643 26
CHARGES.				
Interest to depositors.....			\$4,547 59	
Salary			104 00	
Rent.....			250 00	
Other expenses.....			206 45	5,108 04
Excess of income				\$2,535 22

WESTCHESTER SAVINGS BANK, TARRYTOWN.

[Examined June 26, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$705,928 00
United States bonds.....	4	\$130,000 00	Var.	\$150,537 50	
District of Columbia bonds...	3.65	50,000 00	109	54,500 00	
Ohio State bonds.....	3	50,000 00	100	50,000 00	
Westchester county bonds....	Var.	40,000 00	100	40,000 00	
Brooklyn city bonds.....	Var.	40,000 00	Var.	53,997 50	
Gloversville city bonds.....	6	17,000 00	111½	18,997 50	
Long Island City bonds.....	Var.	151,500 00	Var.	168,788 75	
Mount Vernon city bonds.....	Var.	35,500 00	Var.	36,250 00	
New York city bonds.....	Var.	15,000 00	100	15,000 00	
Trenton city bonds.....	4	40,000 00	104½	41,800 00	
Yonkers city bonds.....	4	10,000 00	100	10,000 00	
Eastchester town bonds.....	Var.	33,500 00	Var.	33,788 75	
Flatbush town bonds.....	4	4,000 00	Var.	4,050 00	
Greenburgh town bonds.....	4½	10,000 00	102	10,200 00	
Newtown town bonds.....	4	40,000 00	102½	40,900 00	
Pelham town bonds (in default)	5	7,000 00	.....	.....
Tonawanda town bonds.....	6	15,000 00	100	15,000 00	
Flushing village bonds.....	4	28,000 00	102½	28,680 00	
North Tarrytown village bonds	4	6,000 00	100	6,000 00	
North Tonawanda village bonds	4	10,000 00	103½	10,325 00	
Sing Sing village bonds.....	4	20,000 00	101	20,200 00	
Tarrytown village bonds.....	Var.	231,000 00	Var.	236,888 50	
White Plains village bonds....	Var.	51,000 00	Var.	51,630 00	
Cortlandt town school district bonds.....	3.80	4,500 00	100	4,500 00	
Greenburgh town school district bonds.....	Var.	29,400 00	Var.	30,448 00	
Mount Pleasant town school district bonds.....	4	9,650 00	Var.	9,715 00	1,142,125 50
Land contracts	6	.....	.....	.....	2,240 00
Banking house and lot	Cost.	10,885 00	.....	Est. value.	6,000 00
Other real estate	Cost.	7,000 00	.....	Est. value.	6,000 00
Cash on hand .....	.....	.....	.....	\$20,395 05	
Cash deposited in banks and trust companies .....	.....	.....	.....	117,905 43	125,201 05

WESTCHESTER SAVINGS BANK, TARRYTOWN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages	\$14,848 81			
Less over one year in arrears	1,140 42			
			\$13,202 89	
Interest accrued on stocks and bonds	10,677 80	
Interest accrued on land contracts	28 59	
Interest accrued on deposits in banks and trust companies..	Estimated.	.....	1,291 66	
					\$25,200 44
					\$2,025,801 08
LIABILITIES.					
Due depositors	\$1,751,885 49	
Interest accrued to depositors	31,423 95	
Salaries accrued	908 20	
Expenses	130 00	
					1,783,727 64
Surplus	\$342,073 88

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$26,000 00	\$1,300 00	
Bonds and mortgages	5½	53,000 00	2,915 00	
Bonds and mortgages	6	\$626,928 00		
Less over one year in arrears		14,500 00		
		\$612,428 00	36,745 68	
Stocks and bonds	3	60,000 00	1,800 00	
Stocks and bonds	3½	53,000 00	1,855 00	
Stocks and bonds	3 65	50,000 00	1,825 00	
Stocks and bonds	3.80	4,500 00	1 1 00	
Stocks and bonds	4	691,650 00	27,666 00	
Stocks and bonds	4½	94,500 00	4,252 50	
Stocks and bonds	5	55,400 00	2,770 00	
Stocks and bonds	6	37,000 00	2,220 00	
Stocks and bonds	7	25,000 00	1,750 00	
Land contracts	6	2,246 00	134 76	
Cash deposited	2	4,031 27	80 63	
Cash deposited	2½	24,508 33	612 71	
Cash deposited	3	89,365 83	2,680 97	
				\$88,779 25
Rent .....	.....	.....	.....	420 00
				\$89,199 25
CHARGES.				
Interest to depositors .....	.....	.....	\$64,643 84	
Salaries .....	.....	.....	4,500 00	
Rent .....	.....	.....	270 00	
Taxes, repairs and insurance on banking house .....	.....	.....	82 02	
Taxes, repairs and insurance on other real estate .....	.....	.....	99 00	
Legal expenses .....	.....	.....	100 00	
Printing, advertising, etc .....	.....	.....	250 00	
Fuel, lights, etc .....	.....	.....	100 00	
Other expenses .....	.....	.....	500 00	
				70,544 86
Excess of income .....	.....	.....	.....	\$18,654 39

WESTERN SAVINGS BANK, BUFFALO.

[Examined February 14, 1898.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5	.....	.....	.....	\$2,549,510 00
United States bonds	Var.	\$300,000 00	Var.	\$356,750 00	
Kings county bonds	4	50,000 00	109 1/4	54,625 00	
Queens county bonds	4	150,000 00	Var.	162,462 50	
Albany city bonds	4	50,000 00	108 1/4	57,960 00	
Buffalo city bonds	3 1/4	204,909 40	100	204,909 40	
Buffalo city warrants	5	32,853 60	100	32,853 60	
Dunkirk city bonds	4	123,605 20	Var.	128,426 18	
Grand Rapids city bonds	4	75,000 00	108 1/4	81,187 50	
New York city bonds	6	100,000 00	108	108,000 00	
Dunkirk town school district bonds	4	68,000 00	100 1/4	68,510 00	1,265,694 18
Cash on hand .....	.....	.....	.....	\$20,279 19	
Cash deposited in banks .....	.....	.....	.....	439,156 93	459,436 12
Banking house and lot	Cost.	114,294 67	.....	Est. value.	100,000 00
Other real estate	Cost	15,533 73	.....	Est. value.	12,500 00
Interest accrued on bonds and mortgages .....	.....	26,791 81	.....	.....
Less over one year in arrears .....	.....	126 29	.....	.....
Interest accrued on stocks and bonds .....	.....	.....	.....	\$26,665 52	
Interest accrued on warrants .....	.....	.....	.....	5,524 06	
Interest accrued on deposits in banks and trust companies .....	.....	.....	.....	4,774 08	
Rent .....	.....	.....	.....	1,425 28	26,388 94
LIABILITIES.	.....	.....	.....	.....	108 91
Due depositors .....	.....	.....	.....	\$3,989,041 18	\$4,425,628 15
Interest accrued to depositors .....	.....	.....	.....	18,010 53	
Salaries accrued .....	.....	.....	.....	466 16	
Surplus .....	.....	.....	.....	.....	4,007,517 87
	.....	.....	.....	.....	\$418,110 28

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$2,549,510 00	.....
Less over one year in arrears .....	.....	2,100 00	.....
	.....	\$2,547,410 00	\$127,370 50	
Stocks and bonds	3 1/4	204,909 40	7,171 88	
Stocks and bonds	4	732,605 20	29,304 21	
Stocks and bonds	5	100,000 00	5,000 00	
Stocks and bonds	6	101,000 00	6,000 00	
Warrants	5	32,853 60	1,642 08	
Cash deposited	2	59,156 93	1,183 14	
Cash deposited	3	360,000 00	10,800 00	
Cash deposited	4	20,000 00	800 00	\$169,272 26
Rents .....	.....	.....	.....	2,375 00
CHARGES.	.....	.....	.....	\$191,547 26
Interest to depositors .....	.....	.....	\$150,785 76	
Salaries .....	.....	.....	13,740 00	
Taxes, repairs and insurance on banking house .....	.....	.....	3,158 15	
Taxes, repairs and insurance on other real estate .....	.....	.....	176 68	
Printing, advertising, etc .....	.....	.....	216 00	
Fuel, lights, etc	155 80	
Other expenses	785 54	169,097 26
Excess of income	\$22,429 66

EXAMINATIONS.

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WEST SIDE SAVINGS BANK, NEW YORK CITY.

[Examined October 25, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$308,400 00
Louisiana State bonds	4	\$30,000 00	107 1/4	\$32,350 00	
Brooklyn city bonds	5	15,000 00	126 3/4	19,013 50	
Cincinnati city bonds	3.65	15,000 00	100	15,000 00	
Gravesend town bonds (now Brooklyn)	3 1/4	50,000 00	100	50,000 00	
Newtown town bonds	5	40,000 00	Var.	44,313 50	
Whitehall village bonds	4	20,000 00	Var.	20,350 00	
Herkimer town sch. dist. bds.	3 1/4	15,000 00	100	15,000 00	
Lansingburgh town school district bonds	4	6,000 00	100	6,000 00	
Cash on hand .....	.....	.....	.....	\$901 61	301,835 00
Cash deposited in banks and trust companies .....	.....	.....	.....	2,543 75	
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$6,551 84	3,445 36
Interest accrued on stocks and bonds .....	.....	.....	.....	1,943 68	
					8,495 52
LIABILITIES.					\$522,165 86
Due depositors .....	.....	.....	.....	\$497,855 37	
Interest accrued to depositors .....	.....	.....	.....	5,044 84	
Salaries accrued .....	.....	.....	.....	72 25	
Rent accrued .....	.....	.....	.....	66 87	
					508,089 08
Surplus .....	.....	.....	.....	.....	\$19,126 85

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4 1/4	\$111,500 00	\$5,017 50	
Bonds and mortgages	5	179,100 00	8,955 00	
Bonds and mortgages	6	17,800 00	1,068 00	
Stocks and bonds	3 1/4	65,000 00	2,275 00	
Stocks and bonds	3.65	15,000 00	547 50	
Stocks and bonds	4	56,000 00	2,240 00	
Stocks and bonds	5	55,000 00	2,750 00	
Cash deposited .....	.....	2,543 75	.....	\$22,853 00
CHARGES.				
Interest to depositors .....	.....	.....	\$15,981 37	
Salaries .....	.....	.....	3,900 00	
Rent .....	.....	.....	1,200 00	
Legal expenses .....	.....	.....	175 00	
Printing, advertising, etc .....	.....	.....	148 00	
Fuel, lights, etc .....	.....	.....	175 00	
Other expenses .....	.....	.....	294 00	
				21,884 37
Excess of income .....	.....	.....	.....	\$1,028 63

YONKERS SAVINGS BANK, YONKERS.

[Examined June 18, 1897.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$1,806,205 00
United States bonds.....	4	\$300,000 00	Var.	\$345,000 00	
Westchester county bonds...	Var.	61,000 00	100	61,000 00	
Mount Vernon city bonds.....	5	66,000 00	Var.	67,532 50	
Yonkers city bonds.....	Var.	591,000 00	Var.	658,832 50	
Little Falls town bonds.....	4	17,000 00	100	17,000 00	
Irrington village bonds.....	4	36,000 00	100	36,000 00	
South Mount Vernon village bonds.....	4	17,000 00	102½	17,425 00	
White Plains village bonds...	4	40,000 00	102½	40,900 00	
Williamsbridge village bonds..	4	20,000 00	102½	20,450 00	
Greenburgh town school district bonds.....	4	54,000 00	101½	54,675 00	
Westchester town school district bonds.....	4	18,000 00	101½	18,315 00	
Banking house and lot.....	Cost	59,538 04	.....	Est. value.	1,887,130 00
Other real estate.....	Cost.	17,661 41	.....	Est. value.	35,500 00
Insurance advanced.....	.....	.....	.....	.....	17,000 00
Cash on hand.....	.....	.....	.....	\$9,066 11	170 16
Cash deposited in banks and trust companies.....	.....	.....	.....	146,326 06	
Interest accrued on bonds and mortgages.....	.....	12,523 79	.....	.....	155,302 17
Less over one year in arrears.	.....	8,719 82	.....	.....
Interest accrued on stocks and bonds.....	.....	.....	.....	\$6,802 97	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	12,318 28	
Rent accrued.....	.....	.....	.....	1,026 49	
LIABILITIES.	.....	.....	.....	.....	23,147 74
Due depositors.....	.....	.....	.....	.....	111 26
Interest accrued to depositors.	.....	.....	.....	\$2,595,115 36	\$2,873,646 36
Salaries accrued.....	.....	.....	.....	43,961 97	
Surplus.....	.....	.....	.....	421 20	2,639,518 26
	.....	.....	.....	.....	\$234,127 79

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$18,800 00	\$532 00	
Bonds and mortgages.....	5	\$1,262,215 00		
Less over one year in arrears.....		62,800 00		
		\$1,199,415 00	59,970 75	
Bonds and mortgages.....	6	\$30,690 00		
Less over one year in arrears.....		1,000 00		
		\$29,690 00	1,781 40	
Stocks and bonds.....	3½	42,000 00	1,470 00	
Stocks and bonds.....	3.60	12,000 00	432 00	
Stocks and bonds.....	3.65	17,000 00	620 50	
Stocks and bonds.....	3¾	15,000 00	562 50	
Stocks and bonds.....	4	868,000 00	34,720 00	
Stocks and bonds.....	5	71,000 00	3,550 00	

YONKERS SAVINGS BANK, YONKERS—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds	7	\$195,000 00	\$18,650 00	
Cash deposited	1½	87,825 17	1,817 88	
Cash deposited	2	56,965 17	1,189 10	
Cash deposited	3	1,545 72	46 37	
Rents				\$119,792 00
				1,120 00
				\$120,912 00
CHARGES.				
Interest to depositors			\$95,811 66	
Salaries			8,920 00	
Taxes, repairs and insurance on banking house			2,522 64	
Taxes, repairs and insurance on other real estate			785 38	
Printing, advertising, etc			500 70	
Fuel, lights, etc			379 65	
Other expenses			318 84	
				109,246 89
Excess of income				\$11,665 18

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DETAILED STATEMENT
OF THE CONDITION OF THE
LOAN AND TRUST COMPANIES OF THE STATE
ON THE
FIRST DAY OF JANUARY, 1898,
AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS.

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AMERICAN DEPOSIT AND LOAN COMPANY, NEW YORK CITY.

[120 Broadway ; chartered 1871.]

W. JENKINS, President. CHARLES H. HAMILTON, Secretary and Treasurer.

DIRECTORS.

**L. SEARLES, GEO. WESTINGHOUSE, Jr., MARCELLUS HARTLEY,
COLER, Jr., W. H. McINTYRE, GEORGE W. HEBARD.
GEORGE W. JENKINS,**

FINANCIAL.

RESOURCES.

and bond investments, viz.:

and bonds.	Par value.	Estimated market value.	Book value.	
United States government, 1925	\$250,000 00	\$320,000 00	\$292,359 87	
New York city	250,000 00	250,000 00	249,698 75	
Georgia Railway Co.				
dated	100,000 00	91,500 00	85,181 88	
House E. and Mfg. Co.				
real trust	27,000 00	25,650 00	24,825 00	
	<u>\$627,000 00</u>	<u>\$687,150 00</u>	<u>\$652,059 94</u>	\$652,059 94
loaned on collaterals				6,684,185 11
loaned on personal securities, including bills purchased				81,888 88
late.				96,219 44
deposit in banks or other moneyed institutions				858,028 85
on hand				18,508 12
of assets not included under any of the above heads,				
Accrued interest				22,425 93
				<u><u>\$7,808,250 76</u></u>

LIABILITIES.

stock paid in, in cash	\$500,000 00
undivided profits	894,519 00
deposits	6,786,286 19
liabilities not included under any of the above heads, viz.:	
interest accrued on deposits	\$22,775 84
amounts unearned	189,719 78
	<u>172,495 57</u>
	<u><u>\$7,808,250 76</u></u>

SUPPLEMENTARY.

Amount of interest, commissions and profits of every kind received during the year	\$891,523 78
Amount of interest paid to and credited depositors during the period	126,480 78
Amount of expenses of the institution during the same period	41,841 53
Amount of dividends, on capital stock declared during the year, in June and December	25,000 00
Amount paid during the year	2,811 54
Amount of deposits on which interest is allowed at this date	71
Amount of such deposits	\$6,786,286 19
Amount of interest on same, 1½ to 4 per cent.	

2. ATLANTIC TRUST COMPANY, NEW YORK CITY.

[39 William street; chartered 1887.]

L. V. F. RANDOLPH, President.

JOHN ALVIN YOUNG, Secretary.

DIRECTORS.

J. L. RIKER,
CLIFFORD A. HAND,
H. H. ROGERS,
MATTHIAS NICOLL,
W. H. H. MOORE,
FREDERICK STURGES,
JOEL F. FREEMAN,

JOHN F. HALSTED,
L. V. F. RANDOLPH,
JOSEPH H. CHAPMAN,
ALFRED WAGSTAFF,
W. R. T. JONES,
ANTON A. RAVEN,
C. D. LEVERICH,

LEWIS CASS LEDYARD,
WILLIAM CARPENDER,
W. B. ISHAM,
LEANDER N. LOVELL,
ANDREW H. GREEN,
MARTIN JOOST,
CHAS. E. HENDERSON.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... **\$347,000 00**
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$394,000 00	\$322,620 00	\$324,469 41
New York city.....	350,000 00	345,000 00	348,450 00
Atlantic Mutual Ins scrip.....	25,000 00	26,250 00	25,000 00
New York, N. H. and Hartford R. R. stock and deb. bonds..	50,000 00	84,400 00	77,725 14
N. Y., Lack. and Western R. R. stock.....	20,000 00	24,400 00	23,350 00
Chicago and Northwestern pfd. stock.....	20,000 00	32,400 00	29,075 00
St. Paul and Duluth R. R. pfd. stock.....	20,000 00	16,000 00	18,425 00
Rome, Watertown and Ogdens- burg R. R. stock.....	20,000 00	24,400 00	23,375 00
Chicago, Milwaukee and St. Paul R. R. pfd. stock.....	20,000 00	28,400 00	27,975 00
Brooklyn Union Gas stock.....	20,000 00	23,600 00	24,025 00
New England Loan and Trust Co. debentures.....	22,000 00	22,000 00	21,000 00
United Electric Securities Co...	40,000 00	37,200 00	36,240 00
	<u>\$901,000 00</u>	<u>\$966,670 00</u>	<u>\$977,509 55</u>

Amount loaned on collaterals..... **977,509 55**
Amount loaned on personal securities, including bills purchased **8,573,837 41**
Overdrafts..... **80,494 00**
Real estate..... **80 10**
Cash on deposit in banks or other moneyed institutions..... **87,083 31**
Cash on hand..... **443,249 48**
Amount of assets not included under any of the above heads, **1,518 13**
viz.:

Difference in book and market value of stocks and bonds. **\$0,160 45**
Accrued interest..... **43,450 00**
Sundry securities..... **543,958 20**

594,566 65**\$8,104,289 63****LIABILITIES.**

Capital stock paid in, in cash..... **\$1,000,000 00**
Surplus fund..... **200,449 34**
Deposits in trust..... **173,374 46**
General deposits..... **4,460,655 08**
Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits..... **\$4,100 00**
Taxes accrued..... **2,000 00**
Certified checks outstanding..... **4,710 17**
Dividends payable January 3, 1898..... **20,000 00**
Contingent fund..... **240,000 00**

270,810 17**\$8,101,289 63**

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$239,871 68
Amount of interest paid to and credited depositors during the same period	85,524 64
Amount of expenses of the institution during the same period.	49,068 56
Amount of dividends on capital stock declared during the year, payable April 1, 1897; July 1, 1897; October 1, 1897; January 8, 1898.	80,000 00
Taxes paid during the year	8,164 93
Amount of deposits made by order of court	445 76
Number of deposits on which interest is allowed at this date...	485
Total amount of such deposits	\$3,857,994 19
Rate of interest on same, 1½ to 3 per cent.	
Amount of bonds and mortgages purchased during the year...	127,500 00

3. BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Corner State and Henry streets; chartered 1890.]

O. J. KNAPP, President.

A. J. SCHLAGER, Treasurer.

DIRECTORS.

CHARLES J. KNAPP,
G. TRACY ROGERS,
A. J. SCHLAGER,JEROME B. LANDFIELD,
JACOB WISER,
F. PERCY KNAPP,
W. J. WELSH,JOHN B. SIMPSON,
STODDARD HAMMOND,
JOHN B. BOWEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$431,936 76
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
St. Paul, Min. and Man. guar ..	\$50,000 00	\$61,500 00	
Wells-Fargo	5,000 00	5,650 00	
Chic., Mil. and St. Paul	10,000 00	9,400 00	
Mich. Central	5,000 00	5,250 00	
Chic. and Northwestern com...	5,000 00	6,100 00	
Whitney Noyes Seed Co	7,000 00	3,500 00	
U. S. Leather preferred	40,000 00	25,800 00	
U. S. Leather common	20,000 00	1,400 00	
Illinois Central	10,000 00	10,400 00	
Chic., Bur. and Quincy	14,000 00	14,000 00	
Chic. and R. I.	5,000 00	4,500 00	
Wheeling and Lake Erie	10,000 00	1,000 00	
L. E. & W. preferred	10,000 00	7,000 00	
Pullman Palace Car Co.	15,000 00	25,950 00	
Olean Pad Co.	250 00	250 00	
New Conklin	5,700 00	5,000 00	
N. Y. Central (in trust)	2,000 00	2,000 00	\$645,507 21
Sinclairville Water Works	4,600 00	4,000 00	
Bing. St. Ry. Co. bonds	20,000 00	21,300 00	
U. S. registered	50,000 00	57,250 00	
Lehigh and Wilkesbarre	84,000 00	84,000 00	
Binghamton Ry. Co	149,000 00	152,725 00	
U. S. Leather	27,000 00	31,000 00	
Olean St. Ry.	74,000 00	78,440 00	
Central City Water	20,000 00	20,000 00	
Grant Coal Mining Co.	25,000 00	25,000 00	
Little Rock Paving	2,400 00	2,450 00	
Cambria Lumber Co.	5,000 00	5,150 00	
Grand River Coal and Coke	13,000 00	13,200 00	
Montana Central Ry	30,000 00	33,000 00	
N. J. Midland	1,000 00	1,200 00	
Louis. Nash. (St. Louis div.) ...	2,000 00	2,230 00	
Joint Union Free School	917 28	925 00	
	\$671,867 28	\$670,570 00	\$645,507 21

645,507 21

Amount loaned on collaterals	\$148,693 07
Amount loaned on personal securities, including bills purchased	637,413 76
Overdrafts	1,867 30
Real estate	45,718 58
Cash on deposit in banks or other moneyed institutions	105,517 30
Cash on hand	88,933 44
Amount of assets not included under any of the above heads, viz :	
Excess market values, stocks and bonds.....	\$25,002 79
Accrued interest	14,441 33
Furniture and fixtures	6,000 00
Judgments	10,581 41
Contracts.....	29,484 16
Highway commissioners' warrants.....	2,784 60
	<u>88,354 39</u>
	<u>\$3,178,969 71</u>

LIABILITIES.

Capital stock paid in, in cash	\$300,000 00
Surplus fund	10,000 00
Undivided profits	143,834 38
Deposits in trust.....	26,450 23
General deposits.....	1,679,563 07
Other liabilities not included under any of the above heads, viz :	
Interest accrued on deposits	\$16,152 44
Rebate of interest on time loans	3,000 00
	<u>19,152 44</u>
	<u>\$3,178,969 71</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$101,200 21
Amount of interest paid to and credited depositors during the same period.....	28,430 00
Amount of expenses of the institution during the same period	17,606 50
Amount of dividends on capital stock declared during the year, payable July 15, 1897, October 15, 1897	12,000 00
Taxes paid during the year	3,615 96
Amount of deposits made by order of court.....	29,683 11
Number of deposits on which interest is allowed at this date...	3,276
Total amount of such deposits	\$1,430,517 15
Rate of interest on same, 2 and 3½ per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$66,500 00</u>

4. BROOKLYN TRUST COMPANY, BROOKLYN.

[177 and 179 Montague street; chartered 1866.]

ISTENSEN, President.

F. C. COLTON, Secretary.

DIRECTORS.

H. MALE,
A. SCHIEREN,
M. PRATT,
B.
ER M. WHITE,
OD,
KNOWLTON,

HENRY W. MAXWELL,
GEORGE G. REYNOLDS,
GEORGE W. CHAUNCEY,
HENRY K. SHIELDON,
WILLIAM B. KENDALL,
FRANK LYMAN,
JOHN J. PIERREPONT,

S. W. BOOCOCK,
E. H. R. LYMAN,
C. T. CHRISTENSEN,
WM. N. DYKMAN,
THOMAS T. BARR,
WILLIS L. OGDEN,
FRANCIS L. HINE.

FINANCIAL.**RESOURCES.**

i mortgages..... **\$146,950 00**
nd bond investments, viz.:

nd bonds.	Par value.	Estimated market value.	Book value.
es registered.....	\$1,000,000 00	\$1,125,000 00	\$1,000,000 00
ty market	500,000 00	485,000 00	500,000 00
ty main sewer.....	368,000 00	387,780 00	368,000 00
ty school (1918).....	100,000 00	104,500 00	100,000 00
ty school (1920).....	15,000 00	16,875 00	15,000 00
ty, 26th and adjacent 16)	100,000 00	104,000 00	100,000 00
ty, 26th and adjacent 17).....	50,000 00	55,750 00	50,000 00
nd Brooklyn bridge	50,000 00	48,500 00	50,000 00
Wilkesbarre R. R.....	18,000 00	15,660 00	17,538 75
quipment Co.....	50,000 00	47,750 00	47,875 00
o R. R. rec. cfts...	100,000 00	100,000 00	100,000 00
R. of New Jersey ..	57,000 00	60,420 00	60,508 47
ion Tel. Co.....	25,000 00	26,250 00	26,341 27
	<u>\$2,433,000 00</u>	<u>\$2,577,485 00</u>	<u>\$2,435,263 49</u>
oaned on collaterals.....			2,435,263 49
oaned on personal securities, including bills purchased			8,887,528 00
s.....			1,025,088 09
e.....			76 69
eposit in banks or other moneyed institutions.....			185,458 90
and.....			954,119 44
if assets not included under any of the above heads,			91,038 86

ce in book and market value of stocks, bonds and
state..... \$188,788 95
l interest and commissions..... 87,953 67

276,742 63

\$18,402,248 59**LIABILITIES.**

ock paid in, in cash.....	\$1,000,000 00
nd.....	}
l profits.....	
n trust.....	569,578 71
eposits.....	10,172,112 42
ilities not included under any of the above heads, viz.:	
accrued on deposits and rebates.....	\$48,779 10
ccrued	1,000 00
as (rent).....	1,333 83
	<u>51,112 43</u>

January 1, 1898, charged out December 31, 1897....

40,000 00

\$18,402,248 59

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$467,811 88
Amount of interest paid to and credited depositors during the same period.....	211,378 00
Amount of expenses of the institution during the same period.....	81,886 87
Amount of dividends on capital stock declared during the year, payable January, etc., quarterly.....	160,000 00
Taxes paid during the year.....	4,000 00
Amount of deposits made by order of court and now on deposit.....	5,180 07
Number of deposits on which interest is allowed at this date....	3,421
Total amount of such deposits.....	\$10,511,614 80
Rate of interest on same, 1 to 3 per cent.	

5. BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[449 Main street; chartered 1881.]

GEORGE URBAN, Jr., President.

CHARLES E. CLARK, Secretary.

DIRECTORS.

GEORGE URBAN, Jr.,
JOHN ESSEB,
CHARLES BERRICK,
GEORGE C. STEARNS,
HENRY W. BOX,
JAMES H. DeGRAFF,

WILLIAM C. RUSSELL,
FREDERICK PERSCH,
EDWIN G. S. MILLER,
JOHN N. SCATCHERD,
HARVEY J. HURD,

JAMES A. ROBERTS,
THOMAS LOTHROP,
AMBROSE SPITZMILLER,
DANIEL O'DAY,
CHARLES E. CLARK,
WM. ZIMMERLI.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$632,368 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
United States consols.....	\$100,000 00	\$112,250 00	\$108,000 00	
Traders' Paper Co. bonds.....	50,000 00	50,000 00	50,000 00	
Depew and Lancaster Water-works bonds.....	8,000 00	8,000 00	8,000 00	
	<u>\$158,000 00</u>	<u>\$170,250 00</u>	<u>\$166,000 00</u>	
				166,000 00
Amount loaned on collaterals.....				872,075 00
Due from banks.....				1,500 00
Cash on deposit in banks or other moneyed institutions.....				636,564 56
Cash on hand.....				105,868 70
Amount of assets not included under any of the above heads, viz.:				
Accrued interest.....			\$34,765 98	
Interest due and not collected.....			2,810 58	
Vaults.....			18,500 00	
				<u>41,076 44</u>
				<u>\$2,452,848 70</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Undivided profits.....	63,000 00
Deposits in trust.....	1,117,705 49
General deposits.....	1,064,868 57
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued and expenses.....	\$1,728 73
Unpaid dividends.....	6,042 00
	<u>7,774 73</u>
	<u>\$2,452,848 70</u>

SUPPLEMENTARY.

int of interest, commissions and profits of every ived during the year.....	\$97,761 99
interest paid to and credited depositors during the iod	58,483 74
expenses of the institution during the same period	23,459 53
dividends on capital stock declared during the able July 1, 1897, January 1, 1898....	12,000 00
during the year.....	1,883 24
deposits made by order of court.....	98,682 26
deposits on which interest is allowed at this date..	1,112
nt of such deposits ..	\$3,181,662 00
rest on same, 2½, 3 and 4 per cent.	
bonds and mortgages purchased during the year..	\$66,294 00

AL TRUST COMPANY OF NEW YORK, NEW YORK CITY. *k*

[54 Wall street; chartered 1873.]

TT, President.

BENJAMIN G. MITCHELL, Secretary.

DIRECTORS.

BTUTLER,	JOHN S. KENNEDY,	F. P. OLCOTT,
PLETON,	SAMUEL THORNE,	HENRY TALMADGE,
LOCH MILLER,	ADRIAN ISELIN, Jr.,	GEORGE SHERMAN,
N. BLISS,	E. F. HYDE,	A. D. JULLIARD,
RRIMAN,	GEORGE BERTINE,	OLIVER H. PAYNE,
	CHARLES LANIER,	JAS. N. JARVIE,
BABCOCK,	WM. H. WEBB,	J. KENNEDY TOD.

FINANCIAL.

RESOURCES.

mortgages.....	\$66,865 24
l bond investments, viz.:	

<i>d bonds.</i>	Par value.	Estimated market value.	Book value.
y	\$3,100,000 00	\$2,900,000 00	\$2,850,000 00
and & North. R. R	100,000 00	108,000 00	97,500 00
and Aransas Pass			
old.....	421,000 00	252,600 00	267,062 98
R. Co. 1st con.....	100,000 00	105,000 00	94,750 00
on and Electric Co.	400,000 00	412,000 00	375,462 70
Tract on Co.	20,000 00	18,600 00	20,000 00
Light and Coke 1st			
d	260,000 00	291,200 00	221,000 00
arf & Warehs. Co.	550,000 00	553,410 00	541,055 44
arf pfd. A stock ..	740,000 00	717,800 00	702,750 00
R. R. first.....	63,000 00	50,400 00	58,275 00
d and Iron.....	200,000 00	158,000 00	151,156 25
hic. & St. Louis. D			
.....	200,000 00	203,000 00	208,000 00
ectric Ry. and Lt.			
d	200,000 00	186,000 00	196,000 00
Ohio rec. certfs...	50,000 00	50,000 00	50,000 00
Light Co. certfs ..	50,000 00	45,500 00	45,000 00
able int. certfs....	340,000 00	372,300 00	340,000 00
ed R. R. Chic. 1st.	500,000 00	480,000 00	450,000 00
le R. R.	500,000 00	512,500 00	500,000 00
gen. mtg.....	1,375,000 00	1,526,250 00	1,496,875 00
mmany 1st	21,500 00	21,715 00	21,500 00
St. Ry. con	171,000 00	158,175 00	158,250 00
R. R. (Mont. div)	535,000 00	480,075 00	471,750 00
Lt. & Coker fnd'g.	400,000 00	384,000 00	370,138 90
state, notes.....	105,000 00	105,000 00	105,000 00
al bond syndicate.	46,000 00	41,860 00	41,860 00
t. R. reorgan'n....	125,000 00	125,000 00	125,000 00
& Reading	202,350 00	59,029 88	59,029 88
Denver & Gulf sec.			
.....	450,000 00	193,500 00	193,500 00
e R. R. purchase			
licate	750,000 00	750,000 00	750,000 00
loan syndicate....	58,400 00	58,400 00	58,400 00
s Co., Albany.....	17,600 00	28,160 00	14,091 00
	<u>\$12,070,850 00</u>	<u>\$11,345,474 88</u>	<u>\$10,977,397 15</u>

10,977,397 15

Amount loaned on collaterals	\$27,187,854 94
Amount loaned on personal securities, including bills purchased,	761,000 00
Real estate	850,000 00
Cash on deposit in banks or other moneyed institutions	3,167,631 19
Cash on hand	6,058 17
Amount of assets not included under any of the above heads, viz.:	
Difference in book and market value of stocks and bonds.	\$368,077 73
Accrued interest	291,819 54
Rent accrued	11,650 00
	<u>671,547 27</u>
	<u><u>\$43,657,848 96</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	7,123,480 91
Deposits in trust	7,619,278 42
General deposits	27,592,837 12
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits	\$278,572 65
Taxes accrued	31,273 00
Rent accrued	5,166 67
Rebate on bills purchased	8,223 19
	<u>323,253 51</u>
	<u><u>\$43,657,848 96</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.	\$1,834,990 14
Amount of interest paid to and credited depositors during the same period	678,416 60
Amount of expenses of the institution during the same period	181,417 65
Amount of dividends on capital stock declared during the year, payable March 1, 1897, May 1, 1897, July 1, 1897, September 1, 1897, November 1, 1897, January 1, 1898	500,000 00
Taxes paid during the year	75,312 84
Amount of deposits made by order of court	16,574 46
Number of deposits on which interest is allowed at this date. . .	980
Total amount of such deposits. . .	\$30,488,831 96
Rate of interest on same, 1 and 8 per cent.	
Amount of bonds and mortgages purchased during the year. . .	<u><u>\$127,065 87</u></u>

7. CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[211 Main street; chartered 1896.]

DANIEL GRISWOLD, President.

BREWER D. PHILLIPS, Cashier.

DIRECTORS.

DANIEL GRISWOLD,
F. A. BENTLEY,
JOHN W. JOHNSON,
B. D. PHILLIPS,
ELOF ROSENCRANTZ,
E. P. PUTNAM,
A. B. CARTER,

W. S. CAMERON,
SAMUEL BRIGGS,
M. M. SKIFF,
SOLOMON JONES,
DANIEL H. POST,
ROBERT N. MARVIN,

A. MORELLE CHENEY,
WILLIS TEW,
ELLIOT C. HALL,
M. L. FENTON,
WM. H. PROUDFIT,
JOHN J. WHITNEY,
A. B. SHELDON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$172,854 16
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States	\$159,500 00	\$176,230 00	\$173,000 00
Union free school, city of Jamestown	3,000 00	3,000 00	3,000 00
Town of Bus' school bonds	1,400 00	1,400 00	1,400 00
Lakewood Land and Hotel Co. bond	1,000 00	1,000 00	1,000 00
	<u>\$164,900 00</u>	<u>\$181,630 00</u>	<u>\$178,400 00</u>

178,400 00
Amount loaned on collaterals..... 264,211 76
Amount loaned on personal securities, including bills purchased 494,045 72
Overdrafts 1,416 86
Due from banks..... 255,869 44
Real estate 68,291 17
Cash on deposit in banks or other moneyed institutions 14,569 21
Cash on hand..... 61,879 57
Amount of assets not included under any of the above heads,
viz.:

Hodgkins & Caldwell judgment.....	\$1,200 00
Contract.....	10,400 00
Mortgages.....	2,100 00
Receiver's certificates First National Bank, Springville...	469 81
County Treasurer, account tax sale	6 07
Paid life insurance, A. E. Allen.	1,122 28
City of Bradford, Pa., paving bond	362 54
Cash items.....	6,841 51
	<u>22,502 21</u>

\$1,588,589 60

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Undivided profits.....	39,061 41
Deposits in trust.....	15,912 16
General deposits.....	1,178,666 03
	<u>\$1,588,589 60</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.	\$73,816 23
Amount of interest paid to and credited depositors during the same period.	80,177 45
Amount of expenses of the institution during the same period	16,689 62

Amount of dividends on capital stock declared during the year, payable January and July.....	\$18,000 00
Taxes paid during the year.....	2,979 68
Amount of deposits made by order of the court.....	15,912 16
Number of deposits on which interest is allowed at this date..	248
Total amount of such deposits.....	\$94,788 73
Rate of interest on same, 8 and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$115,604 50</u>

8. COLONIAL TRUST COMPANY, NEW YORK CITY.

[220 Broadway; chartered 1873 as the New York Real Estate Guaranty Company.]

JOHN E. BORNE, President.

A. S. GROSSMAN, Treasurer.

DIRECTORS.

HENRY O. HAVEMEYER,	PERCIVAL KUHNE,	VERNON H. BROWN,
ROSWELL P. FLOWER,	CORD MEYER,	THEO. W. MYERS,
WM. T. WARDWELL,	CHAS. C. DICKINSON,	JOHN S. DICKERSON,
GARDINER G. HUBBARD,	FRANK CURTISS,	GEO. WARREN SMITH,
LOWELL M. PALMER,	L. C. DESSAR,	RICHARD DELAFIELD,
JOHN E. BORNE,	HENRY N. WHITNEY,	GEO. W. QUINTARD,
	W. SEWARD WEBB.	

FINANCIAL. RESOURCES.

Bonds and mortgages.....	\$192,500 00
Stock and bond investments, viz.:	

<i>Stocks and Bonds.</i>	Par value.	Estimated market value.	Book value.
United States.	\$630,000 00	\$809,550 00	\$804,331 25
New York city	300,000 00	316,000 00	315,306 90
Brooklyn city.....	200,000 00	214,662 50	210,004 50
Chicago and East Ill. General..	50,000 00	50,877 30	50,000 00
Atchison, Topeka and Santa Fe adjustment	50,000 00	29,125 00	27,221 25
Atchison, Topeka and Santa Fe general mortgage	100,000 00	89,500 00	87,843 75
Chicago, Mil. and St. Paul	25,000 00	29,500 00	28,781 25
Colonial Safe Deposit Co.	99,300 00	99,300 00	99,300 00
	<u>\$1,454,300 00</u>	<u>\$1,638,512 50</u>	<u>\$1,622,790 90</u>

Amount loaned on collaterals	1,622,790 90
Amount loaned on personal securities, including bills purchased.	2,484,709 38
Cash on deposit in banks or other moneyed institutions.....	25,000 00
Cash on hand.....	855,605 68
Amount of assets not included under any of the above heads, viz :	9,051 94

Difference in book and market value of stocks and bonds.	\$15,721 60
Accrued interest	26,300 90
Furniture and fixtures.....	11,937 23
Due from Colonial Safe Deposit Co., rent.....	1,000 00
Equipment account.	31,390 31
	<u>86,350 04</u>

\$4,775,907 94

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	500,000 00
Undivided profits.....	17,408 87
Deposits in trust.	4,688 63
General deposits.....	8,363,810 24

\$4,775,907 94

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$37,818 15
Amount of interest paid to and credited depositors during the same period.....	10,868 69
Amount of expenses of the institution during the same period	41,944 81
Taxes paid during the year	2,121 00
Amount of deposits made by order of court.....	1,500 88
Number of deposits on which interest is allowed at this date..	272
Total amount of such deposits....	\$3,122,875 75
Rate of interest on same, 1 $\frac{1}{4}$ to 3 per cent.	

9. COLUMBUS TRUST COMPANY, NEWBURGH.

[82 Broadway; chartered 1893.]

JOSEPH VAN CLEFT, President.

H. A. BARTLETT, Treasurer.

DIRECTORS.

A. E. ADAMS,
C. H. C. BEAKES,
JOHN H. FLANAGAN,
JOSEPH VAN CLEFT,
N. H. DuBOIS,
WALTER C. ANTHONY,

ISAAC COCHRAN,
WM. M. PATTON,
WM. COLEMAN,
H. B. BECKMAN,
STEPHEN SMITH,
GEORGE H. MORRISON,
SAMUEL W. EAGER, Jr.,

DAVID A. MORRISON,
SAMUEL McCLUNG,
A. H. F. SEEGER,
RICHARD GARRISON,
WALTER DUMVILLE,
CLARENCE ORSBEE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$185,521 69

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Niagara Falls.....	\$30,000 00	\$21,200 00	\$21,100 00
Long Island City.....	5,000 00	5,500 00	5,131 25
	<u>\$25,000 00</u>	<u>\$26,700 00</u>	<u>\$23,231 25</u>

26,281 25

Amount loaned on collaterals.... 42,875 00

Amount loaned on personal securities, including bills purchased 819,198 90

Due from banks..... 8,546 02

Cash on deposit in banks or other moneyed institutions..... 81,641 90

Cash on hand..... 17,291 07

Amount of assets not included under any of the above heads,
viz.:

Accrued interest.....	\$2,798 95
Commissions due not collected.....	160 00
Furniture and fixtures.....	1,500 00

4,458 95

\$580,764 78

LIABILITIES.

Capital stock paid in, in cash..... \$100,000 00

Surplus fund..... 20,000 00

Undivided profits..... 18,520 81

Deposits in trust..... 6,488 29

General deposits..... 487,583 60

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits.....	\$2,688 07
Rent accrued	100 00
Due to bank.....	885 51

8,173 59

\$580,764 78

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$24,841 49
Amount of interest paid to and credited depositors during the same period.....	7,760 49
Amount of expenses of the institution during the same period	4,687 27
Amount of dividends on capital stock declared during the year, payable January 2, 1897, July 1, 1897 ..	6,000 00
Taxes paid during the year	2,054 20
Amount of deposits made by order of court.....	8,000 00
Number of deposits on which interest is allowed at this date...	611
Total amount of such deposits.....	\$302,757 87
Rate of interest on same, 2, 2½ and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$50,066 08

10. CONTINENTAL TRUST COMPANY OF THE CITY OF NEW YORK.

[30 Broad street; chartered 1890.]

OTTO T. BARNARD, President,

GORDON MacDONALD, Secretary.

DIRECTORS.

WILLIAM JAY,
ROBERT W. DeFOREST,
ROBERT S. HOLT,
W. SEWARD WEBB,
WM. ALEXANDER SMITH,
WALTER JENNINGS,
A. LANFEAR NORRIE,

OTTO T. BARNARD,
GORDON MacDONALD,
OLIVER HARRIMAN, Jr.,
WILLIAM F. COCHRAN,
ALFRED M. HOYT,
FRANK H. PLATT,

GIRAUD FOSTER,
GORDON NORRIE,
ROBERT OLYPHANT,
WILLIAM A. HAZARD,
TRENOR L. PARK,
RUDOLPH E. F. FLINSCH,
OSWALD SANDERSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$75,000 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York city.....	\$357,000 00	\$349,460 00	\$349,460 00
Am. Union Life Ins. stock.....	2,500 00	1,250 00	1,250 00
Citizens' Rapid Transit Co. of Nashville, Tenn.....	210,000 00	157,500 00	157,500 00
Chic. Terminal Trans. Ry. Co..	40,000 00	18,000 00	18,000 00
Lansing City Elec. Ry. 1st mort	100,000 00	90,000 00	90,000 00
Lynn and Boston R. R. Co. coupon notes.....	170,000 00	170,316 50	170,316 50
Mobile and Ohio R. R. Co. (Montgomery div.)	50,000 00	42,500 00	42,500 00
Northern Ohio Ry. Co. pfd. stk.	10,300 00	6,180 00	6,180 00
Philadelphia and Reading Coal and Iron	11,000 00	9,075 00	9,075 00
San Antonio & Aransas Pass 1st	56,000 00	33,600 00	33,600 00
Toledo, St. Louis and Kansas City Ry. cts.....	55,000 00	46,750 00	46,750 00
Union Pacific (Denver and Gulf) syndicate.....	25,000 00	10,750 00	10,750 00
	<u>\$1,686,800 00</u>	<u>\$1,535,361 50</u>	<u>\$1,535,361 50</u>

Amount loaned on collaterals	1,535,361 50
Amount loaned on personal securities, including bills purchased	4,137,373 43
Overdrafts.....	218,610 08
Due from banks.....	531 23
Real estate	33,000 00
	<u>126,560 00</u>

DELAWARE LOAN AND TRUST COMPANY.

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Cash on deposit in banks or other moneyed institutions.....	\$784,687 75
Cash on hand.....	8,888 72
Amount of assets not included under any of the above heads, viz.:	
Accrued interest.....	\$15,164 90
Interest due.....	16,183 57
Reorganization advances.....	84 89
Suspense account.....	30 00
	<u>\$1,462 86</u>
	<u><u>\$6,926,884 66</u></u>

LIABILITIES.

Capital stock paid in, in cash.	\$500,000 00
Surplus fund	250,000 00
Undivided profits	112,102 74
Deposits in trust	500,918 81
General deposits	5,550,880 97
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$9,894 27
Taxes accrued	750 00
Rebate bills purchased	2,837 87
	<u>12,982 14</u>
	<u><u>\$6,926,884 66</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$202,457 45
Amount of interest paid to and credited depositors during the same period	121,190 55
Amount of expenses of the institution during the same period	58,164 75
Amount of dividends on capital stock declared during the year payable January 10, April 10, July 10, October 10, 1897.....	80,000 00
Taxes paid during the year.....	868 14
Amount of deposits made by order of court.....	84,690 49
Number of deposits on which interest is allowed at this date ..	477
Total amount of such deposits.....	\$5,474,807 48
Rate of interest on same, 1, 1½, 2, 2½ and 3 per cent.	
Amount of bonds and mortgages purchased during the year...	<u><u>\$28,000 00</u></u>

11. DELAWARE LOAN AND TRUST COMPANY, WALTON.

[Chartered 1894.]

CHARLES B. BASSETT, President.

WILLIAM G. MOORE, Cashier.

DIRECTORS.

GEORGE W. FITCH,
CHARLES HERRING,
CALVIN DuBOIS,
JOHN J. MAYBEE,

J. H. EELLS,
JOHN H. TOWNSEND,
JAMES R. HONEYWELL,
H. A. COMBS,
G. H. NELLIS.

JOHN B. HAWLEY,
CHARLES B. BASSETT,
MARY NORTH,
SARAH NORTH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$34,881 91
Stock and bond investments, viz :				
Stocks and bonds.	Par value.	Estimated market value.	Book value.	
United States	<u>\$30,000 00</u>	<u>\$22,500 00</u>	<u>\$22,000 00</u>	22,000 00

Amount loaned on collaterals	\$18,357 34
Amount loaned on personal securities, including bills purchased	217,069 54
Overdrafts	889 63
Due from banks	174 47
Real estate	20,852 33
Cash on deposit in banks or other moneyed institutions	7,253 77
Cash on hand	7,634 23
Amount of assets not included under any of the above heads, viz.: .	
Difference in book and market value of stocks and bonds	\$500 00
Accrued interest	8,448 47
Interest due and not collected	2,778 84
Furniture and fixtures	2,000 00
Cash items	1,530 61
	<u>10,252 92</u>
	<u><u>\$387,816 04</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus fund	10,000 00
Undivided profits	5,918 90
General deposits	260,488 04
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits	\$3,409 10
Bills payable	8,000 00
	<u>11,409 10</u>
	<u><u>\$387,816 04</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$19,031 67
Amount of interest paid to and credited depositors during the same period	6,508 70
Amount of expenses of the institution during the same period	5,923 28
Amount of dividends on capital stock declared during the year, payable August 1, 1897	8,000 00
Taxes paid during the year	1,587 31
Number of deposits on which interest is allowed at this date ..	1,105
Total amount of such deposits	\$180,800 08
Rate of interest on same, 8 and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u><u>\$8,116 47</u></u>

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12. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16 to 22 William street; chartered 1822 as Farmers' Fire Insurance and Trust Company.]

R. G. ROLSTON, President.

SAMUEL SLOAN, Jr., Secretary.

DIRECTORS.

SAMUEL SLOAN,
HENRY HENTZ,
HENRY A. C. TAYLOR,
CLEVELAND H. DODGE,
C. H. THOMPSON,
JAMES STILLMAN,
ROBERT C. ROYD,
WILLIAM ROWLAND,

E. R. BACON,
FRANKLIN D. LOCKE,
R. G. ROLSTON,
WM. WALKORF ASTOR,
D. O. MILLS,
H. VAN RENS' R KENNEDY,
JAMES ROOSEVELT,
ROBERT F. BALLANTINE,
M. TAYLOR PYNE,

EDWARD R. BELL,
CHARLES A. PEARODY, Jr.,
GEORGE F. BAKER,
E. H. HOLDEN,
D. H. KING, Jr.,
HUGH D. AUCHINCLOSS,
S. S. PALMER,
JOHN P. TOWNSEND.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$910,000 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States	\$3,303,400 00	\$3,772,926 00	\$3,303,400 00
District of Columbia	300,000 00	339,000 00	300,000 00
New York city	1,683,000 00	1,683,000 00	1,683,000 00
Chic., Mil. and St. Paul general.	250,000 00	263,000 00	255,000 00
Pitts., C., C. and St. L. R. R....	200,000 00	223,000 00	200,000 00
Second Ave. R. R. 1st mtg.	100,000 00	108,000 00	100,000 00
People's Gas Lt. & C. Co., Chic.	200,000 00	200,000 00	200,000 00
Consolidated Gas Co. deb	570,000 00	621,300 00	570,000 00
Consolidated Gas Co. stock	60,000 00	106,800 00	60,000 00
	<u>\$6,666,400 00</u>	<u>\$7,819,026 00</u>	<u>\$6,641,400 00</u>
Amount loaned on collaterals			6,641,400 00
Amount loaned on personal securities, including bills purchased			22,870,366 89
Real estate			3,000,000 00
Cash on deposit in banks or other moneyed institutions.....			1,000,000 00
Cash on hand			4,816,086 86
Amount of assets not included under any of the above heads, viz.:			865 06
Difference in book and market value of stocks and bonds.		\$677,626 00	
Due from agencies and trusts.....		19,460 00	
Interest due and not collected.....		168,044 61	
Furniture and fixtures		20,000 00	
Rents accrued ..		8,283 34	
Miscellaneous securities		202,202 73	
			<u>1,095,566 63</u>
			<u>\$39,834,284 99</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	4,781,182 18
Deposits in trust	38,445,808 20
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits	\$149,600 41
Taxes accrued	5,000 00
Dividends unclaimed	2,749 25
	<u>157,349 66</u>
	<u>\$39,834,284 99</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,466,555 86
Amount of interest paid to and credited depositors during the same period.....	637,101 81
Amount of expenses of the institution during the same period	179,807 41
Amount of dividends on capital stock declared during the year, payable August 1, November 1, February 1 and May 1.....	300,000 00
Taxes paid during the year	12,474 00
Amount of deposits made by order of court.....	13,176 65
Number of deposits on which interest is allowed at this date...	3,311
Total amount of such deposits.....	\$29,875,018 90
Rate of interest on same, 1 and 4½ per cent.	

13. FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO.

[Corner Main and Niagara streets; chartered 1893.]

GEORGE V. FORMAN, President.

T. S. McFARLAND, Secretary and Treasurer.

DIRECTORS.

J. J. ALBRIGHT,
 TRUFMAN G. AVERY,
 CHARLES A. SWEET,
 FRANKLIN D. LOCKE,
 EDMUND HAYES,
 HENRY D. KIRKOVER,
 JEWETT M. RICHMOND,

GEORGE V. FORMAN,
 T. S. McFARLAND,
 ROBT L. FRYER,
 HENRY M. WATSON,
 GEORGE L. LEWIS,
 JACOB DOLD,
 GEORGE B. MATHEWS.

GEORGE L. WILLIAMS,
 A. W. MORGAN,
 R. K. ROOT,
 PASCAL P. PRATT,
 W. H. WALKER,
 GEORGE C. GREENE,
 ALEX. M. CURTISS.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$1,499,547 06
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States.....	\$708,000 00	\$856,735 00	\$794,923 50
City of Rochester.....	35,500 00	86,571 95	36,571 95
City of Niagara Falls.....	7,000 00	7,000 00	7,000 00
City of Olean.....	6,000 00	6,000 00	6,000 00
Town of Lancaster.....	12,000 00	12,000 00	12,000 00
Town of Eden.....	2,100 00	2,100 00	2,100 00
Buffalo Railway Co. consolidat'd	43,000 00	47,410 00	46,490 00
Buffalo Railway Co. debentures	100,000 00	108,000 00	104,510 00
Buffalo Crosstown St. Ry. Co.	25,000 00	27,000 00	27,000 00
Buffalo, Bellevue and Lancaster Railway Co.	50,000 00	52,000 00	51,000 00
Cincinnati, O., city bonds con..	250,000 00	292,500 00	262,187 50
Lake Shore and Mich. So. Ry. Co	200,000 00	209,000 00	205,000 00
Wabash Railroad Co.	56,000 00	58,304 10	58,304 10
N. Y., Lack. & Western Ry. Co.	32,000 00	32,940 00	32,940 00
West Shore Railroad Co.	55,000 00	61,518 75	61,518 75
N. Y. C. & H. R. R. Co.	50,000 00	51,937 50	51,937 50
Chic. B. & Northern R. R. Co.	10,000 00	11,000 00	10,712 50
Canada Southern Ry. Co.	29,000 00	32,117 50	32,338 25
Chesapeake & Ohio Ry. Co.	4,000 00	4,520 00	4,505 00
N. Y. Chicago and St. Louis R. R. Co.	25,000 00	26,562 50	26,495 00
City of Buffalo warrants	2,287 28	2,287 28	2,287 28
Kansas City, Mo., special tax...	94,696 36	94,696 36	94,696 36
City of Westport, Mo., spe. tax.	55,710 05	55,710 05	55,710 05
	<u>\$1,847,293 69</u>	<u>\$2,057,810 99</u>	<u>\$1,966,174 74</u>

Amount loaned on collaterals.....	1,966,174 74
Due from banks.....	1,436,453 94
Cash on deposit in banks or other moneyed institutions.....	3,715 39
Cash on hand.....	1,807,566 08
	<u>80,000 15</u>

FIFTH AVENUE TRUST COMPANY.

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Amount of assets not included under any of the above heads,
viz.:

Accrued interest	\$52,887 21	
Interest due and not collected.....	9,470 78	
		<u>\$62,807 99</u>
		<u>\$6,427,774 96</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	178,991 64
Deposits in trust.....	261,851 52
General deposits.....	5,484,851 66
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.....	7,580 14
	<u>\$6,427,774 96</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$260,222 54
Amount of interest paid to and credited depositors during the same period	175,599 83
Amount of expenses of the institution during the same period	46,498 07
Taxes paid during the year.....	915 00
Amount of deposits made by order of court.....	76,522 86
Number of deposits on which interest is allowed at this date..	6,864
Total amount of such deposits.....	\$5,005,876 52
Rate of interest on same, 2½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year.	<u>\$321,902 50</u>

14. THE FIDELITY TRUST COMPANY OF ROCHESTER.

[Chartered 1898.]

LEWIS P. ROSS, President.

J. C. POWERS, Secretary.

DIRECTORS.

RUFUS K. DRYER,	JOSEPH MICHAELIS.	L. P. ROSS,
L. L. WILLIAMS,	JOHN C. WOODBURY,	JOHN CRAIG POWERS,
ABRAM J. KATZ,	FREDERICK C. LOEBS,	DAVID HAYS,
JAMES E. BOOTH,	EDWARD BAUSCH,	ARTHUR T. HAGEN,
WALTER W. POWERS,	J. LEE JUDSON,	WALTER B. DUFFY,
J. B. PERKINS,	A. B. HONE,	W. J. ASHLEY,
J. J. L. FRIEDRICH,	W. R. SEWARD,	LEWIS J. ERNST.

Capital stock paid in, in cash, \$200,000.

Began business Feb. 22, 1898, and is not required to report until July 1, 1898.

15. FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[Chartered 1898.]

LEVI P. MORTON, President.

HERBERT H. SWASEY, Secretary.

DIRECTORS.

S. D. BABCOCK,	MARCELLUS HARTLEY,	D. H. KING, Jr.,
AUGUST BELMONT,	G. G. HAVEN,	DANIEL LORD,
E. J. BERWIND,	JOS. C. HENDRIX,	LEVI P. MORTON,
CHAUNCEY M. DEPEW,	J. H. HYDE,	W. D. SLOANE,
C. D. DICKEY,	A. ISELIN, Jr.,	FRANK TILFORD,
ELBRIDGE T. GERRY,	A. D. JUILLIARD,	WM. C. WHITNEY.

Capital stock paid in, in cash, \$500,000.

Began business Feb. 7, 1898, and is not required to report until July 1, 1898.

16. FRANKLIN TRUST COMPANY, BROOKLYN.

[164 and 166 Montague street; chartered 1888.]

GEORGE H. SOUTHARD, President.**JAMES R. COWING, Secretary.****DIRECTORS.**

A. A. LOW,
EDWIN PACKARD,
JOHN WINSLOW,
DARWIN R. JAMES,
ROBERT B. WOODWARD,
JOSEPH E. BROWN,

WM. H. WALLACE,
FRANKLIN E. TAYLOR,
D. H. HOUGHTALING,
ALBRO J. NEWTON,
CROWELL HADDEN,
GEORGE M. OLCOTT,

GEORGE H. SOUTHARD,
THOMAS E. STILLMAN,
H. E. PIERREPONT,
MARTIN JOOST,
GEORGE M. COIT,
STEWART L. WOODFORD

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$643,100
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	<i>Book value.</i>
U. S. gov., Dist. of Columbia..	\$400,000 00	\$460,000 00	\$456,000 00
City of Brooklyn.....	805,000 00	805,000 00	802,850 00
N. Pac. Ter. Co. 1st mort.....	44,000 00	48,200 00	46,465 88
Spokane Cable Ry. Co. g. 1st mt	10,000 00	8,500 00	8,500 00
New Riv. Bridge Co. g. 1st mt..	25,000 00	25,000 00	25,000 00
Fulton Elev. Ry. Co. guar. 1st mortgage.....	25,000 00	10,000 00	12,500 00
Washington Water-Power Co. 1st mortgage.....	25,000 00	25,000 00	25,000 00
N. Pac. Ry. Co. gen. lien and land grant.....	29,500 00	17,995 00	27,840 68
N. Pac. Ry. Co. pfd. stock.....	12,500 00	7,487 50	
Leh. V. Ter. Ry. Co. 1st mort.	100,000 00	109,000 00	107,500 00
Chl., R. I. & Pac. Ry. Co. ex. and col. trust.....	25,000 00	26,250 00	25,656 25
Long Island R. R. Co. Ferry...	50,000 00	45,500 00	49,500 00
Portland Gas Co. 1st mort.....	12,000 00	10,800 00	12,000 00
Spokane St. Ry. Co. 1st mort..	23,000 00	19,550 00	19,550 00
Union Pac. Ry. Co. col. tr. notes.	20,625 00	21,948 75	20,625 00
Col., Hook. Val. & Tol. Ry. Co.	25,000 00	18,500 00	22,348 75
Duluth Iron and Steel Co.....	40,000 00	40,000 00	40,000 00
Lehigh & N. Y. R. R. Co. guar.	86,000 00	78,200 00	79,325 00
B'klyn Union Gas 1st con. mort.	83,000 00	92,130 00	87,150 00
Balt. & Ohio R. R. Co. rec. c'tfs	20,000 00	20,400 00	20,000 00
Hecker-Jones-Jewell Milling Co. 1st mortgage.....	143,400 00	138,710 00	149,487 50
Central Pacific R. R. Co.....	50,000 00	50,000 00	50,000 00
Erie R. R. Co. prior lien.....	25,000 00	23,750 00	23,439 58
Nort. & West. Ry. Co. 1st con. mortgage.....	17,500 00	13,825 00	13,250 00
Atlantic Avenue R. R. Co.....	25,000 00	26,000 00	25,000 00
Nassau Electric R. R. Co.....	25,000 00	24,500 00	23,795 14
Reading Co. & Phil. & Reading C. & Iron Co.....	50,000 00	42,000 00	42,205 56
Flint & Pere Marquette R. R. Co	25,000 00	26,250 00	27,786 25
Met. & West Side El. Ry. Co...	25,000 00	1,750 00	1,250 00
Chicago, R. I. & Pacific Ry. Co	40,000 00	36,000 00	34,600 00
Pullman Palace Car Co. stock..	40,000 00	68,800 00	68,140 88
Franklin Safe Deposit Co.....	57,000 00	57,000 00	57,022 50
Lake Shore & Mich. So. R. R. Co.	50,000 00	86,250 00	66,868 50
Chic. & West Side Constr'n Co.	18,000 00	2,700 00	3,600 00
Brooklyn City R. R. Co.....	30,560 00	59,897 60	47,998 90
H. B. Claffin Company.....	10,000 00	9,700 00	12,000 00
Hecker Jones-Jewell Milling Co.	42,300 00	26,226 00	41,948 87
Henry R. Worthington.....	25,000 00	19,380 00	
Henry R. Worthington pfd.....	22,000 00	5,500 00	22,000 00
Brooklyn Wharf & Warehouse Co. preferred.....	100,000 00	95,000 00	95,000 00
Kings County Traction Co.....	20,000 00	9,400 00	9,000 00
N. Y., N. H. & Hart R. R. Co.	40,000 00	72,800 00	73,696 87
Delaware, Lack. & Western R. R. Co.....	50,000 00	78,000 00	80,212 50
Delaware & Hudson Canal Co.	20,000 00	22,200 00	21,985 00
Consolidated Gas Co., N. Y....	40,000 00	71,200 00	73,000 00
Washington Water Power Co..	15,000 00	3,750 00	5,000 00
Chicago, R. I. & Pacific Ry. Co. debenture.....	2,000 00	2,115 00	2,108 80
	\$2,368,985 00	\$2,461,440 85	\$2,458,288 01

\$2,458,288 1

Amount loaned on collaterals.....	\$2,470,862 92
Amount loaned on personal securities, including bills purchased	887,990 47
Overdrafts	30 81
Real estate	488,585 60
Cash on deposit in banks or other moneyed institutions.....	860,270 10
Cash on hand.....	69,489 28
Amount of assets not included under any of the above heads, viz.: Accrued interest.....	48,718 56
	<u>\$7,926,835 20</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	979,568 70
Deposits in trust.....	148,984 77
General deposits.....	5,759,107 53
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$30,395 28
Certified checks outstanding.....	13,278 99
	<u>48,674 21</u>
	<u>\$7,926,835 20</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$341,949 89
Amount of interest paid to and credited depositors during the same period.....	117,926 54
Amount of expenses of the institution during the same period	61,625 81
Amount of dividends on capital stock declared during the year, payable January 2, April 1, July 1, October 1.....	80,000 00
Taxes paid during the year.....	10,268 22
Amount of deposits made by order of court.....	1,621 00
Number of deposits on which interest is allowed at this date..	8,108
Total amount of such deposits.....	\$5,826,467 41
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$126,500 00</u>

17. GLENS FALLS TRUST COMPANY, GLENS FALLS.

ADDISON B. COLVIN, President.

JAMES H. HOLDEN, Secretary and Treasurer.

[174 Glen street; chartered 1897.]

DIRECTORS.

ISAAC C. BLANDY,
CHARLES H. CARSON,
ADDISON B. COLVIN,
JOHN B. CONWAY,
ALFRED E. DeFOREST,
DANIEL P. DeLONG,
JOHN H. DERBY,
WILLIAM B. DILLON,

JOHN A. DIX,
CHARLES F. EVEREST,
DANIEL J. FINCH,
WILLIAM M. HASKELL,
JAMES A. HOLDEN,
LANSING M. HOWLAND,
JAMES A. EMERSON,
JOSEPH A. KELLOGG,

GEORGE M. MEAD,
GEORGE H. PARKS,
EPHRAIM B. POTTER,
JOSEPH A. POWERS,
JOSEPH E. SAWYER,
WM. J. TOWNSEND,
EGBERT W. WEST,
J. HYLEB WHITE.

Capital stock paid in, in cash, \$100,000; surplus, \$50,000.

Began business January 8, 1898, and is not required to report until July 1, 1899.

1897

18. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[28 Nassau street; chartered 1864.]

WALTER G. OAKMAN, President.

HENRY A. MURRAY, Treasurer.

DIRECTORS.

SAMUEL D. BABCOCK,
 AUGUSTUS D. JULLIARD,
 FREDERIC CROMWELL,
 ALEXANDER F. ORR,
 G. G. HAVEN,
 CHARLES R. HENDERSON,
 AUGUST BELMONT,

ADRIAN ISELIN, Jr.,
 GEORGE S. BOWDOIN,
 RICHARD A. McCURDY,
 ROBERT GOELET,
 HENRY H. ROGERS,
 R. SOMERS HAYES,
 FRED'K W. VANDERBILT.

GEORGE F. BAKER,
 JAMES N. JARVIE,
 WALTER R. GILLETTE,
 WALTER G. OAKMAN,
 OLIVER HARRIMAN,
 H. McK. TWOMBLY,
 HARRY P. WHITNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$36,638 70

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. government.....	\$1,350,000 00	\$1,689,000 00	\$1,689,000 00
State of New York.....	830,000 00	832,530 00	832,530 00
City of Brooklyn.....	230,000 00	232,750 00	232,750 00
City of New York.....	1,172,939 50	1,179,054 20	1,179,054 20
Central of Ga. Ry. Co. con....	1,048,000 00	948,440 00	948,440 00
Staten Island Electric R. R. Co.	400,000 00	365,333 34	365,333 34
St. Paul & Duluth R. R. Co. ...	50,000 00	40,500 00	40,500 00
Met. West Side El. R. R. Co.,			
Chicago.....	356,235 80	178,127 90	178,127 90
Galveston City R. R. Co. cons.	956,000 00	812,600 00	812,600 00
West Side Con. Co. with 377.23			
shs. Met. W. S. El. R. R. Co.	16,000 00	960 00	960 00
West Side Con. Co. with 3,537			
shs. Met. W. S. El. R. R. Co.	150,000 00	45,000 00	45,000 00
Brk'n Wharf & Warehouse Co.			
preferred stock.....	450,000 00	292,500 00	292,500 00
Cres. City R. R. Co. 1st mtg....	75,000 00	57,937 50	57,937 50
The Johnston Co. 1st mtge ...	165,000 00	151,800 00	151,800 00
Toledo Traction Co. 1st mtg....	718,000 00	682,100 00	682,100 00
Jeff. & Clearfield Coal & Iron Co.	37,000 00	33,300 00	33,300 00
Co. preferred stock.....	50,000 00	22,500 00	22,500 00
Elmira Mun. Imp. Co. 1st con.			
mortgage.....	192,000 00	96,000 00	96,000 00
Reading Co. and the Philadel-			
phia & R. Coal and Iron Co. ..	64,000 00	54,630 00	54,630 00
Col., H. Valley & Toledo Ry. Co.			
general lien.....	206,000 00	104,000 00	104,000 00
West Chicago St. Railway Co..	84,000 00	80,500 00	80,500 00
Mobile & O. R. R. Co. 1st mtg.	100,000 00	87,063 33	87,063 33
Ill. Cent. R. R. Co. (St. Louis			
div. and terminal).....	10,000 00	9,275 00	9,275 00
Pitt. & W. Railway Co. rec. cfts	130,000 00	131,950 00	131,950 00
Collateral trust coupon notes,			
executor will Asa Packer.....	70,000 00	70,583 33	70,583 33
Atch., Top. & Santa Fe Ry. Co.	263,000 00	235,713 75	235,713 75
Penn. Cent. Brew. Co. sec.....	60,000 00	45,541 67	45,541 67
Amer. Malt. Co. pfd. stock...	512,000 00	384,000 00	384,000 00
Amer. Malt. Co. com. stock...	456,000 00	109,440 00	109,440 00
	<u>\$9,708,195 80</u>	<u>\$8,508,140 08</u>	<u>\$8,508,140 08</u>

Amount loaned on collaterals.....

Amount loaned on personal securities, including bills purchased

Overdrafts.....

Real estate.....

Cash on deposit in banks or other moneyed institutions.....

Cash on hand.....

8,508,140 08

4,733,453 00

90,000 00

81

157,787 23

8,977,065 78

62,659 24

**Amount of assets not included under any of the above heads,
viz.:**

Interest due and not collected	\$59,666 99	
London branch	1,184,454 97	
Accounts receivable	45,221 81	
		\$1,289,848 07
		\$18,840,108 54

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	2,500,000 00
Undivided profits	820,402 65
Deposits in trust	234,548 79
General deposits	18,490,895 60
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits	\$30,172 00
Taxes accrued	13,500 01
Certified checks outstanding	251,088 60
	294,761 50
	\$18,840,108 54

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,080,587 14
Amount of interest paid to and credited depositors during the same period	329,105 83
Amount of expenses of the institution during the same period	160,263 78
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 8, 1898	220,000 00
Taxes paid during the year	19,088 89
Number of deposits on which interest is allowed at this date	509
Total amount of such deposits	\$11,985,927 03
Rate of interest on same, 1 to 4 per cent.	

19. HAMILTON TRUST COMPANY, BROOKLYN.

[191 Montague street; chartered 1891.]

SILAS B. DUTCHER, President.

JOSEPH B. WHITE, Secretary.

DIRECTORS.

WILLIAM H. LYON,
WILLIAM BERRI,
WILLIAM H. H. CHILDS,
HENRY E. HUTCHINSON,
JOHN DITMAS, Jr.,
WM. V. R. SMITH,
WILLIAM C. WALLACE,
SILAS B. DUTCHER,

CHARLES W. BETTS,
TIMOTHY L. WOODRUFF,
CALVIN PATTERSON,
ALFRED J. POUCH,
JOHN C. MCGUIRE,
EUGENE F. O'CONNOR,
JAMES O. CARPENTER,

CHARLES COOPER,
HENRY N. WHITNEY,
HARLAN P. HALSEY,
WILLIAM HESTER,
MILLARD F. SMITH,
LEONARD MOODY,
JOSEPH B. WHITE,
JOHN R. HEGEMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$686,633 05
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. coupon, 1904 and 1925	\$200,000 00	\$342,000 00	\$332,500 00
Brooklyn city	640,000 00	695,250 00	678,601 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Cortlandville, N. Y.....	\$38,000 00	\$38,000 00	\$38,000 00
Kings County Elevated.....	25,000 00	13,750 00	12,853 75
Crescent Athletic Club.	36,000 00	36,000 00	36,000 00
Chicago Terminal Transfer. ...	10,000 00	4,600 00	4,512 50
Atlantic Ave. R. R. general....	100,000 00	104,000 00	102,932 94
Wabash, 2d.	10,000 00	8,000 00	8,375 00
Chesapeake & Ohio general....	20,000 00	16,400 00	16,748 75
Brooklyn Elevated, 2d.....	20,000 00	8,600 00	8,458 75
Col. and Hocking Valley.	10,000 00	8,300 00	5,212 50
Seaside and Brooklyn Bridge..	15,000 00	10,500 00	10,091 27
Newburgh Elevated R. R. 1st..	13,000 00	11,700 00	12,340 00
Walden and Orange L. R. R.	32,000 00	28,400 00	28,000 00
Coney Island and B'klyn R. R..	18,000 00	18,180 00	18,000 00
Lehigh and New York.....	50,000 00	45,000 00	46,125 00
Col. & Hock. Coal and Iron.	10,000 00	600 00	1,300 00
Con. Gas, New York.....	50,000 00	55,500 00	75,312 50
Brooklyn City R. R.	12,920 00	25,452 40	21,705 00
Brooklyn Union Gas.....	50,000 00	59,000 00	55,552 50
	<u>\$1,359,920 00</u>	<u>\$1,459,532 40</u>	<u>\$1,416,542 56</u>
Amount loaned on collaterals			\$1,416,542 56
Amount loaned on personal securities, including bills purchased			2,785,859 73
Real estate			42,375 00
Cash on deposit in banks or other moneyed institutions			15,063 08
Cash on hand			1,406,623 48
Amount of assets not included under any of the above heads, viz.:			33,934 78
Accrued interest.....		\$46,050 01	
Appreciation of stocks.....		42,989 84	
			<u>89,039 85</u>
			<u>\$6,426,069 47</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	500,000 00
Undivided profits.....	67,327 84
Deposits in trust.....	205,456 83
General deposits.....	5,094,934 71
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$43,281 22
Certified checks outstanding.....	15,068 87
	<u>58,370 09</u>
	<u>\$6,426,069 47</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$200,970 56
Amount of interest paid to and credited depositors during the same period.....	117,034 94
Amount of expenses of the institution during the same period	46,055 40
Amount of dividends on capital stock declared during the year, payable February, August, May, November, \$10,000 each ...	40,000 00
Taxes paid during the year	1,000 00
Number of deposits on which interest is allowed at this date ..	1,453
Total amount of such deposits.....	\$3,315,460 41
Rate of interest on same, 1½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year ..	<u>\$133,798 05</u>

20. HOLLAND TRUST COMPANY, NEW YORK CITY.

[99 Cedar street; chartered 1888.]

J. D. VERMEULE, President.

J. B. VAN WOERT, Secretary.

DIRECTORS.

JOHN D. VERMEULE,
GEORGE M. VAN HOESEN,
ROBERT B. ROOSEVELT,
JOSEPH S. STOUT,
JOHN SWINBURNE,
HORACE B. SILLIMAN,
JAMES ROOSEVELT,
GARRET A. VAN ALLEN,

TUNIS G. BERGEN,
DANIEL A. HEALD,
WM. B. CLARK,
WM. JAY IVES,
JOHN W. VROOMAN,
ALBERT G. BOGERT,
JOHN E. ROOSEVELT,
J. H. WASHBURN,

JOHN VAN VOORHIS,
BENJAMIN F. VOSBURGH,
CHARLES P. DALY,
JOHN W. MURRAY,
CHARLES R. WHITING,
JAMES B. VAN WOERT,
J. R. CUMING,
C. P. VEDDER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$11,384 50
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States bonds.....	\$5,000 00	\$5,650 00	\$5,650 00
New York city	100,000 00	95,000 00	95,000 00
Rio Grande Bridge and Tramway Co	50,000 00	48,000 00	48,000 00
International Bridge and Tramway Co.....	15,000 00	14,360 00	14,360 00
Lotus Club of New York	2,000 00	2,000 00	2,000 00
Cleveland Seed Co. bonds.....	11,800 00	11,800 00	11,800 00
118 shrs. Cleveland Seed Co. stk	11,800 00	9,308 72	9,308 72
Kings County Fire Ins. Co.....	5 0 00	900 00	900 00
Holland Building Association..	16,000 00	15,795 00	15,795 00
Chic. Mil. & St. P. Ry. Co. com	20,000 00	18,900 00	18,900 00
St. Paul & Duluth Ry. Co. pfd.	30,000 00	24,000 00	24,000 00
National Lead Co., 50 com., 50 pfd	10,000 00	7,150 00	7,150 00
American Tel. and Cable Co	1,400 00	1,260 00	1,260 00
Columbus & Hocking Valley Ry	10,000 00	500 00	500 00
Pacific Mail S. S. Co	30,000 00	9,000 00	9,000 00
Chicago, R. I. & Pacific Ry.....	40,000 00	36,000 00	36,000 00
Union Pacific Ry. Co.	10,000 00	2,550 00	2,751 00
Lawyers' Title Insurance Co....	1,000 00	1,450 00	1,450 00
Nat. Bank of North America...	700 00	980 00	980 00
R. E. Exch. & Auction room...	1,000 00	750 00	750 00
Chicago, B. & Q. R. R. Co.....	32,000 00	31,840 00	31,840 00
C., C. & St. Louis R. R. Co.	50,000 00	17,250 00	17,250 00
Kansas Pacific Ry. Co. bonds..	5,000 00	4,250 00	4,250 00
City of Yonkers	2,000 00	2,400 00	2,400 00
Société Anonyme Belge Co. 139 5-10ths shares ...	139 500 00	47,000 00	47,000 00
Int. in S. D. Coykendall c'ntr'ct.	26,700 00	26,700 00	26,700 00
Brigantine Co. stocks	37,000 00	5,550 00	5,550 00
Phil. & Brigantine R. R. Co....	52,600 00	7,985 00	7,985 00
Brigantine Transportation Co.	3,180 00	1,530 00	1,530 00
Phil. & Brigantine Ry. Co. bds	20,000 00	19,000 00	19,000 00
	<u>\$734,180 00</u>	<u>\$468,858 72</u>	<u>\$468,858 72</u>

Amount loaned on collaterals 468,858 72
Amount loaned on personal securities, including bills purchased 216,704 21
Overdrafts 750 00
Real estate 5,597 94
Cash on deposit in banks or other moneyed institutions..... 412,419 66
Cash on hand 1,625 90
Amount of assets not included under any of the above heads, 1,551 85
viz :

Accrued interest, call loans and securities..... \$9,884 44
Reorganization account..... 21,573 13

81,457 57

\$1,150,199 85

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	67,885 10
Deposits in trust.....	75,982 86
General deposits.....	85,297 09
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$4,132 55
Certificates of deposit.....	8,615 70
Due banks and bankers.....	408,100 00
Accepted checks outstanding.....	696 85
	<u>421,535 10</u>
	<u>\$1,150,199 85</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year....	\$3,460 31
Amount of interest paid to and credited depositors during the same period.....	8,515 46
Amount of expenses of the institution during the same period, and profit and loss.....	23,147 95
Taxes paid during the year.....	1,533 13
Amount of deposits made by order of court.....	12,557 41
Number of deposits on which interest is allowed at this date..	23
Total amount of such deposits.....	\$112,290 46
Rate of interest on same, 2 and 4½ per cent.	

21. ITHACA TRUST COMPANY, ITHACA.

[14 North Tioga street; chartered 1891.]

FRANKLIN O. CORNELL, President.

W. H. STORMS, Cashier.

DIRECTORS.

CHARLES F. BLOOD,
FRANCIS M. FINCH,
LAFAYETTE L. TREMAN,
MYNDERSE VAN CLEEF,
FRANKLIN O. CORNELL,

JOHN C. GAUNTLETT,
DAVID B. STEWART,
SAMUEL B. TURNER,
FREDERIC J. WHITON,
EMMONS L. WILLIAMS,

ALBERT H. ESTY,
LEVI KENNEY,
ELIAS TREMAN,
CHARLES M. WILLIAMS,
CHAS. E. TREMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$146,940 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government.....	\$30,000 00	\$35,850 00	\$34,975 50
City of Brooklyn.....	20,000 00	20,000 00	20,000 00
Ithaca Water-Works Co.....	7,000 00	7,000 00	7,000 00
Arapahoe county, Col., dist. 21.	1,000 00	1,000 00	1,000 00
Barnes county, N. D.....	9,000 00	9,000 00	9,000 00
Salt Lake City, Utah.....	5,000 00	4,925 00	4,925 00
Yankton county, Dakota.....	17,000 00	14,370 50	14,370 50
Lincoln Gas Co., Lincoln, Neb..	25,000 00	25,610 00	25,610 00
Sequin, Texas.....	2,500 00	2,500 00	2,500 00
Logan county, Oklahoma.....	4,000 00	3,943 15	3,943 15
Cheyenne, Wyoming.....	10,000 00	10,000 00	10,000 00
Ogden, Utah.....	24,000 00	23,900 00	23,900 00
North Yakima, Washington....	8,500 00	8,500 00	8,500 00
Parsons, Kansas.....	10,000 00	10,000 00	10,000 00
Kootenai county, Idaho.....	10,000 00	10,000 00	10,000 00
Albany county, Wyoming.....	4,000 00	4,000 00	4,000 00
Oklahoma county, Oklahoma...	4,500 00	4,427 19	4,427 19
Crow Wing county, Minn.....	4,000 00	3,990 68	3,990 68
Cache county, Utah.....	5,000 00	4,950 00	4,950 00
Arapahoe county, Col., district.	1,500 00	1,492 50	1,492 50
Arizona Territory.....	10,000 00	10,000 00	10,000 00
Sayre, Pa.....	3,000 00	3,000 00	3,000 00

<i>and bonds.</i>	Par value.	Estimated market value.	Book value.	
Association.....	\$2,100 00	\$2,100 00	\$2,100 00	
Wyoming.....	5,000 00	5,000 00	5,000 00	
Mass.....	15,000 00	15,000 00	15,000 00	
Pennsylvania.....	7,500 00	7,500 00	7,500 00	
Texas.....	5,000 00	5,000 00	5,000 00	
County, Oklahoma..	5,000 00	4,975 00	4,975 00	
Wis.....	5,000 00	5,000 00	5,000 00	
County, Col.....	7,000 00	7,000 00	7,000 00	
Mass.....	1,000 00	1,000 00	1,000 00	
h, Neb., warrants...	1,225 28	1,225 28	1,225 28	
Wash.....	1,409 66	1,409 66	1,409 66	
l R. R.....	10,000 00	10,000 00	10,000 00	
ew York R. R. Co..	10,000 00	9,250 00	9,250 00	
rn Tel. Co.....	4,000 00	4,424 80	4,424 80	
East Illinois R. R...	10,000 00	9,811 59	9,811 59	
opeka & St. Fe R. R.	15,000 00	12,748 00	12,748 00	
& St. Fe adjs'tment.	8,000 00	4,158 95	4,158 95	
lace Car Co. stock..	5,000 00	8,000 00	8,000 00	
ic Ry. Pr. Ln.	10,000 00	8,765 00	8,765 00	
s & Texas Ry.....	10,000 00	8,394 70	8,394 70	
pirits Mfg. Co.....	5,000 00	8,450 00	4,143 75	
cific Ry.....	5,000 00	5,250 00	5,250 00	
cific Ry.....	5,000 00	4,732 50	4,732 50	
& St. Paul stock....	5,000 00	6,981 75	6,981 75	
Iron Mountain.....	5,000 00	4,375 75	4,375 75	
7 Cable Ry. Co.....	5,000 00	5,000 00	5,000 00	
	<u>\$383,234 92</u>	<u>\$378,970 98</u>	<u>\$378,790 28</u>	
owned on collaterals.....				\$378,790 28
owned on personal securities, including bills purchased				28,695 00
se.....				50,002 75
deposit in banks or other moneyed institutions.....				27,000 00
and.....				61,941 88
of assets not included under any of the above heads,				20,835 17
ice in book value and market value of stocks and				
l interest.....			\$180 75	
due and not collected.....			11,267 27	
			98 85	
				<u>11,546 87</u>
				<u>\$725,251 40</u>
LIABILITIES.				
ock paid in, in cash.....				\$100,000 00
l profits.....				40,797 08
n trust.....				5,860 08
eposits.....				578,042 39
ilities not included under any of the above heads, viz.:				
accrued on deposits.....			\$373 15	
's checks outstanding.....			179 75	
				<u>552 90</u>
				<u>\$725,251 40</u>
SUPPLEMENTARY.				
ount of interest, commissions and profits of every				
ceived during the year.....				\$38,691 66
f interest paid to and credited depositors during the				
period.....				18,686 92
f expenses of the institution during the same period				7,844 69
of dividends on capital stock declared during the				
yearly January 15, 1897, July 15, 1897.....				6,000 00
f during the year.....				941 08
f deposits on which interest is allowed at this date..				1,897
unt of such deposits.....				\$588,090 75
terest on same, 2, 2½ and 3 per cent.				
f bonds and mortgages purchased during the year..				<u>\$49,825 00</u>

22. KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342 and 346 Fulton street; chartered 1889.]

JULIAN D. FAIRCHILD, President.

BERMON MORRIS, Secretary.

DIRECTORS.

JOHN ARBUCKLE,
GEORGE V. BROWER,
JOHN GOOD,
JOSEPH C. HENDRIX,
CLEMENT LOCKITT,
CORD MEYER,
DICK S. RAMSAY,
WM. V. R. SMITH,

A. ABRAHAM,
ROSWELL ELDRIDGE,
NELSON J. GATES,
WHITMAN W. KENYON,
D. W. McWILLIAMS,
MOSES MAY,
J. S. T. STRANAHAN,
W. M. VAN ANDEN,

JULIAN D. FAIRCHILD,
WILLIAM HARKNESS,
JOSEPH LIERMANN,
JAMES McGOVERN,
EUGENE F. O'CONNOR,
H. R. SCHARMANN,
JOHN J. WILLIAMS,
OTTO HUBER.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... **\$765,439 47**
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. government	\$200,000 00	\$240,000 00	\$224,565 56
N. Y. & B. B.	50,000 00	50,000 00	50,000 00
City of Brooklyn	388,000 00	402,949 45	398,336 36
City of New York	100,000 00	90,000 00	94,600 00
Flatlands	9,500 00	9,500 00	8,325 00
Morgan Line	7,000 00	7,700 00	8,321 25
E. L. & Big Sandy R. R.	8,000 00	8 000 00	7,570 00
New York Biscuit Co.	25,000 00	26,250 00	25,000 00
New York & East River Gas ...	25,000 00	26,250 00	23,706 25
Consolidated Gas of New York.	120,000 00	122,000 00	120,462 50
Standard Gas, N. Y., pfd.	60,000 00	66,699 81	66,699 81
Standard Gas, N. Y., common .	5,000 00	3,309 62	3,309 62
Western Union.....	5,000 00	4,000 00	4,387 50
	<u>\$1,002,500 00</u>	<u>\$1,126,658 88</u>	<u>\$1,104,784 44</u>

Amount loaned on collaterals..... **1,104,784 44**
Amount loaned on personal securities, including bills purchased **4,475,419 25**
Real estate **764,006 05**
Cash on deposit in banks or other moneyed institutions..... **210,000 00**
Cash on hand..... **265,977 63**
Amount of assets not included under any of the above heads, viz.:

Accrued interest.....	\$50,367 45
Accrued commissions.....	250 00
Accrued rent on building.....	233 33
Trust investments.....	169,765 50
Difference in book value and market value of stocks and bonds.....	21,874 44

249,490 73**\$7,947,549 40****LIABILITIES.**

Capital stock paid in, in cash..... **\$500,000 00**
Surplus fund .. **750,000 00**
Undivided profits..... **26,568 17**
Deposits in trust..... **833,431 06**
General deposits. **5,687,819 85**
Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits.....	\$43,766 22
Taxes accrued	1,000 00
Expenses accrued	1,000 00
Rebate on loans and bills purchased.....	5,904 26
Checks certified.....	22,678 71
Invested trust funds.....	45,025 80
Trust checks outstanding.....	214 80
Dividends unpaid.....	100 00

126,729 73**\$7,947,549 40**

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$240,640 07
Amount of interest paid to and credited depositors during the same period.....	102,626 79
Amount of expenses of the institution during the same period.....	56,047 77
Amount of dividends on capital stock declared during the year, payable February, May, August, November, 1897.....	40,000 00
Taxes paid during the year.....	1,000 00
Number of deposits on which interest is allowed at this date...	1,845
Total amount of such deposits.....	\$5,572,819 85
Rate of interest on same, 1½ and 8½ per cent.	

23. KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[234 Fifth avenue; chartered 1874 as the Manhattan Mortgage Company.]

ROBERT MACLAY, President.

F. L. ELDRIDGE, Secretary.

DIRECTORS.

JOSEPH S. AUERBACH,
CHARLES T. BARNEY,
HENRY W. T. MALL,
HENRY F. DIMOCK,
FREDERICK G. BOURNE,
HARRY B. HOLLINS,
A. FOSTER HIGGINS,
E. V. LOEW,

ANDREW H. SANDS,
I. TOWNSEND BURDEN,
JOHN P. TOWNSEND,
ROBERT MACLAY,
ALFRED L. WHITE,
JACOB HAYS,
JAMES H. BRESLIN,

CHARLES F. WATSON,
C. LAWRENCE PERKINS,
CHARLES R. FLINT,
AMZI L. BARBER,
CHARLES T. COOK,
JOHN MAGEE,
HENRY A. MORGAN,
HENRY C. BERLIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$287,500 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States bonds.....	\$550,000 00	\$622,537 50	\$622,537 50
District of Columbia.....	490,600 00	498,980 50	498,980 50
New York city.....	514,200 00	506,647 00	506,647 00
Buffalo city.....	4,568 40	4,628 40	4,628 40
Brooklyn Local Improvement and Water bonds.....	206,000 00	235,500 00	235,500 00
City of Yonkers.....	85,380 18	87,327 16	87,327 16
Pelham Manor.....	1,000 00	1,026 11	1,426 11
Queens county.....	100,000 00	110,000 00	110,000 00
St. Paul, Minn.....	1,000 00	1,020 41	1,020 41
Brockton, Mass.....	2,000 00	2,040 00	2,040 00
Milwaukee, Wis.....	10,000 00	10,250 00	10,250 00
Illinois Central R. R.....	265,000 00	270,450 00	270,450 00
Detroit and Mackinac.....	25,000 00	17,500 00	17,500 00
Detroit and Mackinac ben. ctsf.	40,000 00	8,000 00	8,000 00
Central Washington R. R.....	50,000 00	25,000 00	25,000 00
Democratic Club.....	10,000 00	10,200 00	10,200 00
Long Island Ferry.....	25,000 00	22,750 00	22,750 00
Northern Pacific prior lien.....	20,000 00	19,100 00	19,100 00
Land and River Co. pfd. stock.	13,800 00	13,800 00	13,800 00
Land and River Co. bonds.....	13,800 00	13,800 00	13,800 00
West Superior I. and Steel.....	70,000 00	38,500 00	38,500 00
West Superior I. and Steel ben. ctsf.	2,000 00	2,044 00	2,044 00
Cleveland and Canton 1st cons.	205,000 00	51,250 00	51,250 00
Marshall Coal Co. new.....	2,000 00	2,000 00	2,000 00
Louisville and Nashville.....	32,000 00	32,880 00	32,880 00
Milwaukee and St. Paul.....	20,000 00	20,666 67	20,666 67

\$2,696,848 58 \$2,627,797 75 \$2,627,797 75

\$2,627,797 75

Amount loaned on collaterals.....	\$9,129,453 86
Amount loaned on personal securities, including bills purchased	174,086 21
Overdrafts	5,871 81
Cash on deposit in banks or other moneyed institutions	1,804,454 08
Cash on hand	118,875 73
Amount of assets not included under any of the above heads, viz.:	
Accrued interest.....	\$85,018 80
Furniture and fixtures, including safe deposit vault.....	62,000 00
Collection account	5,600 00
Advances on account of trusts	50,576 72
	<u>208,195 53</u>
	<u>\$14,345,234 45</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Undivided profits... ..	651,539 74
Deposits in trust	2,714,953 16
General deposits.....	9,872,376 78
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits	106,365 77
	<u>\$14,345,234 45</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$535,180 02
Amount of interest paid to and credited depositors during the same period.....	218,732 18
Amount of expenses of the institution during the same period	123,962 21
Amount of dividends on capital stock declared during the year, payable July 1, 1897, and January 1, 1898	60,000 00
Taxes paid during the year	2,145 10
Amount of deposits made by order of court.	265,366 72
Number of deposits on which interest is allowed at this date..	1,955
Total amount of such deposits	\$10,056,719 69
Rate of interest on same, 1 and 8 per cent.	
Amount of bonds and mortgages purchased during the year ..	<u>\$106,500 00</u>

24. LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[203 Montague street; chartered 1883.]

EDWARD MERRITT, President.

FREDERICK T. ALDRIDGE, Secretary.

DIRECTORS.

WATSON B. DICKERMAN,	BERNARD PETERS,	DAVID G. LEGGETT,
EDWARD D. WHITE,	SEYMOUR L. HUSTED, Jr.,	DAVID BARNETT,
JAMES W. CROMWELL,	FRANK L. BABCOTT,	THEODORE F. JACKSON,
EDWARD MERRITT,	GEORGE E. IDE,	JOHN F. HALSTED,
FRANK LYMAN,	WILLIAM C. REDFIELD,	SETH L. KEENEY,
	WILLIAM M. INGRAHAM,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$277,500 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States	\$450,000 00	\$496,000 00	\$498,800 00
City of Brooklyn	100,000 00	100,000 00	100,000 00
Western Union Tel. Co. tr..	25,000 00	27,000 00	25,800 00
Pittsburgh Junction R. Co. 1st.	25,000 00	29,000 00	25,000 00

<i>cks and bonds.</i>	Par value.	Estimated market value.	Book value.
Central R. Co. 1st....	\$35,000 00	\$36,000 00	\$34,187 50
g Co. general	50,000 00	42,500 00	42,656 25
yn City R. Co. 1st con..	26,000 00	29,120 00	26,700 00
rn Ry. Co. 1st con.....	25,000 00	22,500 00	24,781 25
. Co. gen. lien	35,000 00	24,500 00	22,818 75
. Co. prior lien	25,000 00	22,500 00	23,406 25
& East River Gas Co. 1st.	10,000 00	10,600 00	10,450 00
rbor R. Co. 1st	20,000 00	16,600 00	16,611 25
Williamsburgh & Flatbush			
o	75,000 00	76,500 00	75,000 00
erbocker Ice Co. 1st	20,000 00	20,000 00	20,000 00
ble Gas Light Co. 1st....	20,000 00	20,000 00	20,000 00
Rock I. & Pac. R. Co. deb.	15,000 00	15,000 00	14,400 00
& St. Louis Ry. Co. 1st..	10,000 00	10,800 00	10,000 00
1 & New York Ry. Co. 1st.	25,000 00	23,000 00	23,062 50
Watertown & Ogdens-			
R. Co. 1st con.....	17,000 00	20,000 00	17,850 00
& Ontonagon R. Co.....	5,000 00	5,000 00	5,000 00
msburg Gas Light Co ...	25,000 00	26,000 00	25,000 00
St. & Newtown R. Co. 1st	25,000 00	26,250 00	25,000 00
on & Texas Central R.			
con.....	25,000 00	27,000 00	27,081 25
B. & Quincy R. Co. deb.	10,000 00	10,400 00	10,000 00
ana & Missouri River Ry.			
kl.	10,000 00	11,000 00	10,000 00
k & Southern R. Co. 1st.	50,000 00	51,500 00	48,125 00
ork & Cuba Mail S. Co. 1st	7,800 00	7,800 00	7,800 00
lyn Union Gas Co. 1st con.	60,000 00	66,000 00	60,000 00
. & N. Y. Ry. Sup. Co. 1st..	2,000 00	1,800 00	1,800 00
ining and Mfg. Co. 1st..	9,000 00	2,700 00	3,250 00
Eastern & Atlan. R. Co. 1st	12,500 00	12,500 00	12,500 00
City	50,000 00	53,000 00	50,000 00
laer & Saratoga Ry. Co..	20,000 00	35,600 00	35,600 00
& Harlem R. Co.....	2,000 00	6,000 00	5,100 00
lyn City Ry. Co	50,000 00	95,000 00	98,000 00
N. H. & Hartford Ry. Co.	12,500 00	21,875 00	23,518 75
C. & H. R. R. Co	20,000 00	20,600 00	20,400 00
shore & Mich. Southern..	10,000 00	16,500 00	15,487 50
lidated Gas Co.....	20,000 00	32,000 00	24,200 00
Mil. & St. P. R. R. Co. pf.	20,000 00	28,000 00	27,925 00
onville, Tampa & Key			
t R. R. Co. rec. ctfs.....	30,000 00	30,000 00	30,000 00
	<u>\$1,478,800 00</u>	<u>\$1,607,705 00</u>	<u>\$1,581,261 25</u>
int loaned on collaterals			\$1,581,261 25
int loaned on personal securities, including bills purchased			1,707,520 00
estate			114,000 00
on deposit in banks or other moneyed institutions.....			100,000 00
on hand.....			336,890 66
int of assets not included under any of the above heads,			33,293 22
ference in book and market value of stocks and bonds.		\$26,448 75	
rued interest.....		24,126 71	
her real estate.....		67,000 00	
			<u>\$117,570 46</u>
			<u>\$4,267,535 59</u>
LIABILITIES.			
al stock paid in, in cash.....		\$500,000 00	
us fund and undivided profits		456,578 17	
sits in trust.....		77,993 56	
ral deposits		8,203,264 78	
liabilities not included under any of the above heads, viz.:			
erest accrued on deposits.....		\$12,143 97	
xes accrued		1,000 00	
rtified checks.....		7,560 16	
vidend No. 42.....		10,000 00	
			<u>30,704 18</u>
			<u>\$4,267,535 59</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$157,900 64
Amount of interest paid to and credited depositors during the same period.....	65,259 04
Amount of expenses of the institution during the same period	25,842 76
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 8, 1898	40,000 00
Taxes paid during the year	1,000 00
Number of deposits on which interest is allowed at this date..	1,593
Total amount of such deposits.....	\$3,280,258 29
Rate of interest on same, 1½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	\$28,000 00

25. MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Wallstreet corner of Nassau; chartered 1871 as the Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, President.

JOHN KEAN, Vice-President.

DIRECTORS.

AUGUST BELMONT,	H. W. CANNON,	H. L. HIGGINSON,
BUDULPH ELLIS,	JOHN HOWARD LATHAM,	JOHN G. MOORE,
JOHN N. A. GRISWOLD,	JAMES O. SHELDON,	SAMUEL THOMAS,
JOHN KEAN,	JOHN I. WATERBURY,	R. T. WILSON,
E. D. RANDOLPH,	R. J. CROSS,	A. J. CASSATT,
EDWARD TUCK,	AMOS T. FRENCH,	GRANT B. SCHLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,000 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. registered.....	\$1,349,500 00	\$1,664,480 00	\$1,618,144 21
Flint & P. M. (P. H. division)..	12,000 00	9,900 00	10,652 80
Lehigh and Wilkesbarre Coal Co	60,000 00	60,600 00	62,865 83
Chic. Bur. and Quincy con ...	\$50,000 00	\$59,500 00	\$55,525 55
Sioux City, & No. 1st mortgage	220,000 00	209,000 00	181,845 44
Fidelity Ins., Trust and Safe			
Deposit Co. of Phila.	2,500 00	9,950 50	9,950 50
Plainfield Water Supply bonds.	14,000 00	14,000 00	14,000 00
Wash. Loan and Trust Co.,			
Washington, D. C.	5,000 00	6,000 00	5,000 00
Lawyers' Surety Co.	5,000 00	5,500 00	5,000 00
Pitts. and Westn. 1st mort gold			
bonds	40,000 00	31,600 00	33,300 58
Peoria and Eastn. 1st mort. gold			
bonds ..	50,000 00	38,000 00	41,241 15
Louisville and Nashville.....	25,000 00	21,875 00	20,199 35
Nash., Chatt. and St. Louis cou	50,000 00	51,625 00	52,152 29
St. Paul, Minn. and Manitoba..	180,000 00	158,600 00	143,355 91
Ches. and Ohio gen. mort. bds.	100,000 00	82,250 00	80,142 05
Great Northn. 10 yr. gold bds..	60,000 00	59,400 00	57,880 73
Ohio Short Line consol. bonds .	25,000 00	24,687 50	23,181 05
O. Short Line income assess. bds	25,000 00	14,437 50	
O. Short Line stock, 500 shares.	50,000 00	9,750 00	41,610 19
S. Antonia & Aransas Pass bds.	55,200 00	34,155 00	
Minn. Brewing Co. bonds ..	10,000 00	10,000 00	10,000 00
Con. Traction Co. com. bonds.	50,000 00	49,625 00	49,631 88
Con. Trac. Co. stock, 250 shs ..	25,000 00	9,125 00	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Col. Fuel and Iron Co. gen. mort. bonds.....	\$50,000 00	\$40,000 00	\$48,541 67
Col. Fuel and Iron Co. stock, 188 shares.....	18,800 00	4,888 00	
Gen. of Georgia con. mort. bds	25,000 00	22,906 25	22,708 84
Receivers' ctf's., Ohio & So. Ry.	30,500 00	30,500 00	29,799 56
Union Pacific Syndicate.....	50,000 00	50,000 00	50,000 00
Prov. L. & Tr. Co., of Phila., stk.	2,500 00	10,857 30	10,857 30
Old Col. Tr. Co., Boston, Mass.	6,000 00	11,381 92	11,381 92
Gr. Bay & West. deb. "A" bds.	88,780 00	17,451 00	19,767 36
Gr. Bay & West. deb. "B" bds	106,384 00	5,319 20	
Reading Co. & P. & R. C. & I. Co. bonds ..	94,000 00	80,530 00	80,736 61
Reading Co. & P. & R. C. & I. Co. bonds ..	7,000 00	5,775 00	5,775 00
Buffalo Gas Syndicate ..	50,000 00	50,000 00	50,000 00
FortWorth & Rio Grande 300 sha	30,000 00	3,750 00	3,750 00
	<u>\$2,922,164 00</u>	<u>\$2,967,319 17</u>	<u>\$2,856,885 43</u>
Amount loaned on collaterals.....			\$2,856,885 43
Cash on deposit in banks or other moneyed institutions			2,250,206 89
Cash on hand.....			1,536,585 11
Amount of assets not included under any of the above heads, viz.:			390 00
Difference in book and market value of stocks and bonds.		\$110,433 74	
Furniture and fixtures, etc.....		29,766 24	
Collections.....		42,625 70	
Other stocks and bonds.....		61,075 00	
			<u>243,900 68</u>
			<u>\$6,895,918 11</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	200,000 00
Undivided profits.....	875,601 91
Deposits in trust.....	164,162 85
General deposits.....	5,147,153 85
Other liabilities not included under any of the above heads, viz.:	
Bonds payable.....	9,000 00
	<u>\$6,895,918 11</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$362,892 63
Amount of interest paid to and credited depositors during the same period.....	92,684 21
Amount of expenses of the institution during the same period	92,325 88
Amount of dividends on capital stock declared during the year, payable July and January, semi-annually.....	50,000 00
Taxes paid during the year.....	2,592 82
Amount of deposits made by order of court.....	241,765 74
Number of deposits on which interest is allowed at this date...	1,419
Total amount of such deposits.....	\$3,983,225 00
Rate of interest on same, 1 to 4 per cent.	

26. MANUFACTURERS' TRUST COMPANY, BROOKLYN.

[198 Montague street; chartered 1895.]

WILLIAM J. COOMBS, President.

FRANK L. SNIFFEN, Secretary.

DIRECTORS.

WILLIAM H. NICHOLS,
WILLIAM J. MATHESON,
WILLIAM J. COOMBS,
LOWELL M. PALMER,
SANFORD H. STEELE,
JOHN H. HANNAN,
JOHN H. SCHUMANN,
JAMES H. OLIPHANT,

SILAS TUTTLE,
WILLIAM A. NASH,
H. B. HAIGH,
E. DWIGHT CHURCH,
CHARLES E. KEATOR,
ROBERT GAIR,
HENRY BATTERMAN,
CHARLES O. GATES,

J. ADOLPH MOLLENHACER,
A. J. POUCH,
JOHN C. ORR,
ROYAL C. PEABODY,
WILLIAM VOGEL,
JOHN H. IRELAND,
E. D. BEDFORD,
EDWARD HINMAN.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$168,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States government	\$275,000 00	\$350,166 06	\$312,076 95
Brooklyn city.	349,325 00	374,123 88	362,969 32
Central of Georgia con. mtg. ...	15,000 00	13,600 00	13,596 52
East Tenn. Va. and Ga. mtg. ..	10,000 00	10,916 70	10,635 00
Erie Railroad prior lien.....	50,000 00	45,500 00	46,274 37
Ann Arbor R. R. 1st mtg.	50,000 00	41,000 00	39,967 90
Bleecker Street & Fulton Ferry.	10,000 00	10,464 77	10,464 77
Chesapeake & Ohio purch. bds.	25,000 00	25,349 77	25,349 77
Denver and Rio Grande.	36,000 00	38,836 45	38,836 45
Minn. & St. Louis (S. M. exten)	10,000 00	12,356 55	12,356 55
Columbus and Hocking Valley.	3,000 00	3,000 00	3,000 00
Cin. Lafay. We. and Chicago.	1,000 00	1,074 74	1,074 74
Long Island Railroad.	20,500 00	20,831 02	20,831 02
N. Y. Susq. & West. 1st ref. bds.	31,000 00	31,775 00	31,734 47
Central of N. Jersey con. mtg. ..	60,000 00	62,682 91	62,682 91
Col. Springfield and Cin.	3,000 00	3,269 23	3,269 23
Manhattan Ry. Co.	45,000 00	42,607 00	42,562 50
Chicago and East Illinois.	14,000 00	14,023 34	13,804 51
Cleve. Col. Cin. and Ind.	43,000 00	44,967 88	44,967 88
Louisville and Nashville.	50,000 00	50,849 45	50,889 45
Met. Elevated Ry. 2d mtg.	25,000 00	26,054 79	26,054 79
Flint & Pere Marquette gold. .	15,000 00	16,601 77	16,715 51
Atch. Top. & St. F. gen. mtg. ..	50,000 00	44,250 02	44,068 43
Central of New Jersey conv.	50,000 00	57,001 25	57,001 25
Brooklyn Union Gas.	3,000 00	3,346 74	3,315 00
Chicago and N. western exten. ..	10,000 00	10,587 50	10,587 50
Union Pac. reorganization cfs. ..	50,000 00	55,437 50	55,437 50
Minn. and St. Louis first con. .	5,000 00	5,318 75	5,318 75
St. Louis & San Fran. gen. mtg. .	20,000 00	20,600 00	20,461 11
Nat. Lead Co. pfd. 500 shares..	50,000 00	52,354 17	49,908 72
Chic. Mil. & St. P. pfd. 300 shs.	30,000 00	42,341 67	39,300 00
Lake Shore & Mich. So. 100 shs.	10,000 00	17,245 10	17,112 50
	<u>\$1,418,825 00</u>	<u>\$1,548,574 60</u>	<u>\$1,492,635 36</u>
Amount loaned on collaterals ..			1,492,635 36
Amount loaned on personal securities, including bills purchased			1,767,905 00
Cash on deposit in banks or other moneyed institutions			739,193 81
Cash on hand			553,757 98
Amount of assets not included under any of the above heads, viz.:			83,274 76
Difference in book and market value of stocks and bonds.		\$55,939 34	
Accrued interest.		17,004 39	
Accrued commissions		250 00	
		<u>73,193 63</u>	
		<u>\$5,130,800 54</u>	

MERCANTILE TRUST COMPANY.

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LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	500,000 00
Undivided profits.....	120,566 27
Deposits in trust.....	105,205 67
General deposits.....	8,862,103 99
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$9,029 40
Certified checks	8,059 58
Expenses accrued	895 63
Dividend No. 6	15,000 00
	<u>82,984 61</u>
	<u><u>\$5,120,860 54</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$192,026 87
Amount of interest paid to and credited depositors during the same period.....	62,981 80
Amount of expenses of the institution during the same period.....	81,822 72
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 1, 1898	45,000 00
Number of deposits on which interest is allowed at this date ..	1,068
Total amount of such deposits	\$3,967,809 66
Rate of interest on same, 1½ to 3½ per cent.	
Amount of bonds and mortgages purchased during the year..	<u><u>\$223,000 00</u></u>

27. MERCANTILE TRUST COMPANY, NEW YORK.

[120 Broadway; chartered 1868 as the Fireproof Warehousing Company.]

LOUIS FITZGERALD, President.

GEORGE H. SQUIRE, Treasurer.

DIRECTORS.

LOUIS FITZGERALD,	GEORGE J. GOULD,	CLEMENT A. GRISCOM,
A. J. CASSATT,	JAMES W. ALEXANDER,	OLIVER AMES,
J. ROOSEVELT ROOSEVELT,	JOHN J. MCCOOK,	L. C. WEIR,
J. HAMPDEN ROBB,	HENRY G. MARQUAND,	JAMES MCCREERY,
JOHN T. TERRY,	JOHN W. HUNTER,	WILLIAM H. SLOCUM,
THOMAS T. ECKERT,	JOHN JACOB ASTOR,	JAMES STOKES,
HENRY M. ALEXANDER,	GEORGE L. RIVES,	HENRY C. DEMING,
C. O. CUYLER,	SIDNEY DILLON RIPLEY,	JAMES H. HYDE,
EUGENE DELANO,	JOHN E. SEARLES,	EDWARD D. ADAMS,
GEORGE COPPELL,	MARCELLUS HARTLEY,	RUDOLPH ELLIS,
CHARLES H. GODFREY,	HENRY B. HYDE,	HENRY B. ELY.
	CHAUNCEY M. DEPEW,	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$498,895 98
Stock and bond investments, viz.:	

	Par value.	Estimated market value.	Book value.
<i>Stocks and bonds.</i>			
U. S. gov. 4 per cent. bonds....	\$350,000 00	\$393,176 09	\$396,176 09
U. S. gov. 5 per cent bonds	450,000 00	527,562 50	527,562 50
N. Y. city 5 per cent. bonds....	650,000 00	654,000 00	654,000 00
N. Y. city 3½ per cent. bonds..	1,500,000 00	1,598,416 67	1,598,416 67

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
St. L., Iron Mtn. & So. Ry. Co. 5 per cent. cons. m'g. bonds.	650,000 00	595,000 00	595,000 00
Pennsylvania Co. 4½ p. c. bds. gtd. by Penn. R. C. Co.	200,000 00	210,000 00	210,000 00
Western Union Tel. Co. 5 p. c. collateral trust bonds.....	100,000 00	99,000 00	99,000 00
Ohio, Burlington & Quincy 4 per cent. debenture bonds	130,000 00	121,960 00	121,960 00
St. L. & Iron Mtn. R. R. Co. 4½ p. c. extended 1st mtg. bds...	167,000 00	167,000 00	167,000 00
W. S. R. R. gtd. 4 p. c. bonds.	200,000 00	205,500 00	205,500 00
Cent. of Ga. Ry. Co. 5 per ct. cons. mortgage bonds.....	850,000 00	726,136 35	726,136 35
Union Pacific reorg'n 6 p. c. purchase money certificates.	375,000 00	375,000 00	375,000 00
Ill. Central (St. Louis div. and term.) 3½ p. c. 1st mtg. bds.	46,000 00	41,257 80	41,257 80
	<u>\$5,668,000 00</u>	<u>\$5,707,009 41</u>	<u>\$5,707,009 41</u>
Amount loaned on collaterals.....			5,707,009 41
Amount loaned on personal securities, including bills purchased			26,117,616 13
Real estate			496,757 74
Cash on deposit in banks or other moneyed institutions.....			45,564 45
Cash on hand.....			9,180,334 62
Amount of assets not included under any of the above heads, viz.:			11,425 54
Accrued interest.....		\$70,716 00	
Unadjusted accounts reorganization com. advances.....		75,406 81	
			<u>146,124 81</u>
			<u>\$42,203,228 63</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund	2,750,000 00
Undivided profits.....	182,741 07
Deposits in trust.....	308,363 85
General deposits.....	36,836,556 10
Other liabilities not included under any of the above heads, viz. : Certified checks outstanding.....	180,567 61
	<u>\$42,203,228 63</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,118,381 53
Amount of interest paid to and credited depositors during the same period	472,407 33
Amount of expenses of the institution during the same period	158,167 80
Amount of dividends on capital stock declared during the year, payable January, April, July and October 1, 1897.....	240,000 00
Taxes paid during the year	13,413 51
Amount of deposits made by order of court.....	59,347 24
Number of deposits on which interest is allowed at this date...	835
Total amount of such deposits.....	\$31,486,063 50
Rate of interest on same, 1 to 3 per cent.	

28. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[37 Wall street; chartered 1881.]

BRAYTON IVES, *President.*BEVERLY CHEW, *Secretary.*

DIRECTORS.

MORRIS K. JESUP,
C. P. HUNTINGTON,
HEBER R. BISHOP,
ROBERT HOE,
D. O. MILLS,
WALTER T. HATCH,
HALEY FISKE,
BRAYTON IVES,

JOHN T. TERRY,
BRADLEY MARTIN,
GEORGE A. HARDIN,
HENRY B. PLANT,
JOHN W. ELLIS,
W. L. BULL,
FREDERICK D. TAPPEN,
ROSWELL P. FLOWER,
HAMILTON SMITH,

JOHN E. PARSONS,
DUDLEY OLCOTT,
J. HOWARD KING,
EDWARD B. JUDSON,
W. H. TILLINGHAST,
GEORGE HENRY WARREN,
RICHARD MONTIMER,
SAMUEL THOMAS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
U. S. government, 1899, reg	\$100,000 00	\$106,500 00	\$104,125 00	
U. S. government, 1904, coupon ..	200,000 00	228,500 00	223,430 73	
U. S. government, 1907, reg	100,000 00	114,500 00	109,628 33	
City of New York consol. stock ..	705,000 00	669,730 00	704,825 00	
City of New York ad. water stk ..	325,000 00	327,437 50	333,843 75	
City of New York, redemp. 1922 ..	300,000 00	324,250 00	320,233 57	
Burlington, Cedar Rapids & Nor ..	90,000 00	95,850 00	92,210 35	
Chicago, K. I. & Pacific col	200,000 00	215,000 00	208,000 00	
Pittsburgh and Western 1st	100,000 00	79,000 00	79,916 67	
Wisconsin Central rec. etfs.	100,000 00	100,625 00	100,000 00	
Central of Georgia con.	50,000 00	45,750 00	45,000 00	
Susquehanna Connecting.	50,000 00	51,000 00	47,500 00	
Erie R. R. prior lien	50,000 00	46,500 00	46,758 00	
	<u>\$2,370,000 00</u>	<u>\$2,404,662 50</u>	<u>\$2,414,480 39</u>	
Amount loaned on collaterals.				\$2,414,480 39
Overdrafts.				8,840,194 61
Real estate.				82 67
Cash on deposit in banks or other moneyed institutions.				481,800 00
Cash on hand.				1,006,016 72
Amount of assets not included under any of the above heads, viz.:				17,512 25
Difference in market and book value of stocks and bonds.			\$58,382 11	
Accrued interest.			106,625 94	
Due from trusts.			1,416 18	
Accrued rents.			3,392 00	
				<u>169,816 27</u>
				<u>\$12,929,852 91</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1,000,000 00
Surplus fund.	1,000,000 00
Undivided profits.	178,912 39
General deposits.	10,691,359 16
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.	59,581 36
	<u>\$12,929,852 91</u>

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Morris and Essex.....	\$25,000 00	\$42,000 00	\$38,254 17
New York and Harlem pfd	3,800 00	11,970 00	9,981 64
New York and Harlem com.....	20,000 00	63,000 00	53,888 89
New York, Lack. and Western...	25,000 00	30,000 00	28,282 78
Pennsylvania	25,000 00	28,625 00	28,360 00
Pennsylvania equipment cfts....	159,000 00	162,180 00	152,685 00
Peoria and B. Valley.....	25,000 00	42,000 00	42,305 00
Pittsburgh, Ft. Wayne and Chi.	25,000 00	42,000 00	39,489 86
Rensselaer and Saratoga.....	37,600 00	67,690 00	64,264 51
Rome, Watertown and Ogdens..	25,000 00	30,250 00	27,586 39
St. Paul, Minn. and Manitoba...	25,000 00	30,250 00	29,625 00
Saratoga and Schenectady	1,500 00	2,250 00	2,009 08
Syracuse, Bing. and New York..	25,000 00	40,000 00	41,286 00
United N. J. R. R. and Canal Co.	25,000 00	62,500 00	57,437 50
Warren of New Jersey	11,000 00	18,280 00	11,550 00
Albany and Sus. 1st con. gtd. mt.	114,000 00	137,150 00	140,578 89
Atlantic Mutual Ins. Co. scrip..	146,110 00	154,876 60	146,890 00
Brooklyn Union Gas	150,000 00	168,000 00	157,500 00
Central R. R. of N. J. genl. mtg.	42,000 00	47,355 00	43,804 17
Chicago, Mil. R. R. 1st mtg.	26,000 00	26,975 00	28,697 03
Chicago and Northwestern R. R.	1,252,000 00	1,626,776 25	1,450,997 00
Chicago, Burl. and Quincy R. R.	480,000 00	571,600 00	579,245 83
Chicago, Mil. and St. Paul	115,000 00	153,472 50	137,180 00
Chi., St. Paul and Minn. R. R.	50,000 00	65,000 00	58,154 17
Cin., Ind., St. L. and Chi. R. R..	210,000 00	210,000 00	199,541 78
Cleveland and Pitts. R. R.	200,000 00	228,000 00	210,975 00
Consolidated Gas Co	200,000 00	230,000 00	210,000 00
Dakota Central R. R.	150,000 00	172,500 00	169,500 00
Del. and Hudson Canal Co	10,000 00	14,550 00	14,323 89
Fre., Elk H. and Mo. Val. R. R.	40,000 00	53,600 00	52,700 00
Harlem River and Port. R. R....	100,000 00	114,000 00	133,500 00
Illinois Central R. R.	80,000 00	91,600 00	88,450 00
Int. & Great Northern R. R..			
1st mort. gold bonds.....	58,000 00	69,600 00	67,803 00
Lak. Iron & Steel Co.....	150,000 00	157,500 00	151,479 16
Lake Shore & Mich. Southern...	753,000 00	870,090 00	904,864 72
State of Massachusetts.	300,000 00	302,250 00	300,000 00
Mil., Lake Shore & West. R. R.	50,000 00	67,625 00	62,000 00
Montana Central R. R. 1st mtg.	25,000 00	27,000 00	26,340 00
Nashville & Decatur R. R. 1st mort.	33,000 00	35,310 00	37,393 50
Nash., Chatt. & St. Louis R. R.			
1st mort.....	10,000 00	13,200 00	13,163 00
State of New Hampshire.	22,000 00	23,100 00	21,876 00
N. Y. & Harlem R. R. 1st mtg..	62,000 00	56,680 00	62,400 00
N. Y. Cen. & H. R. R. R. 1st mort.	400,000 00	476,000 00	498,495 00
N. Y., Chic. & St. Louis R. R.			
1st mort.....	200,000 00	212,500 00	174,486 58
Pennsylvania R. R. 1st mort ..	20,000 00	21,600 00	21,938 00
St. Paul, Min. & Man. R. R. con. mort.	300,000 00	216,500 00	197,318 75
Schenectady & Duane. R. R.			
1st mort.....	26,200 00	32,750 00	30,140 00
Terre Haute & Ind. R. R. 1st mort.	20,000 00	21,400 00	20,027 50
Terre Haute & Peoria R. R. 1st mort.	249,000 00	161,850 00	251,750 58
United N. J. R. R. & Canal Co.			
gen. mort.....	1,043,000 00	1,145,870 00	1,116,100 00
Warren R. R. of N. J.	135,000 00	40,600 00	43,100 00
West Transit Co	150,000 00	153,000 00	154,650 00
United States reg. & coupon...	540,000 00	611,282 50	616,153 00
			\$9,524,591 60
Estimated red. of cost by purchase and sale to guard against shrinkage in value.....			421,522 70
	<u>\$8,398,410 00</u>	<u>\$9,800,537 85</u>	<u>\$9,103,068 94</u>

Amount loaned on collaterals
 Amount loaned on personal securities, including bills purchased
 Real estate
 Cash on deposit in banks or other moneyed institutions
 Cash on hand

\$9,108,008 9
 2,007,167 4
 298 2
 13
 8,050,0

LIABILITIES.

Capital paid in, in cash..	\$500,000 00
Profits.....	297,987 59
Trust.....	2,702,484 07
Ties not included under any of the above heads, viz.:	
Accrued on deposits.....	\$3,552 98
Checks.....	2,165 47
As checks.....	1,720 24
Bills purchased.....	1,312 92
Accrued.....	1,000 00
	9,741 59
	<u>\$3,510,193 25</u>

SUPPLEMENTARY.

Amount of interest, commissions and profits of every kind during the year.....	\$187,728 11
Interest paid to and credited depositors during the year.....	50,878 48
Expenses of the institution during the same period.....	25,576 87
Dividends on capital stock declared during the year, payable February 1 and August 1.....	80,000 00
During the year.....	908 60
Deposits on which interest is allowed at this date.....	1,691
Amount of such deposits.....	\$2,690,464 89
Interest on same, 1½ to 3½ per cent.....	
Bonds and mortgages purchased during the year.....	\$3,000 00

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[52 Wall street; Chartered 1830.]

W. H. President.

HENRY PARISH, Jr., Assistant Secretary.

DIRECTORS.

FOR.	WILLIAM E. DODGE.	FREDERIC W. STEVENS,
BOWDOIN.	CHARLES E. STRONG,	ROBERT GOELET.
BERMERHORN.	HENRY C. HILBERT.	HENRY A. C. TAYLOR.
T. FISH.	CHARLES G. THOMPSON,	H. VAN RENSSER KENNEDY,
STUYVESANT.	EDMUND L. BAYLIES.	JOHN JACOB ASTOR,
LIN.	JAMES A. ROOSEVELT.	BUCHANAN WINTHROP.
BRONSON.	S. VAN RENSSER CRUGER.	HENRY I. BARBEY,
ROOSEVELT.		HENRY PARISH.

FINANCIAL.

RESOURCES.

Mortgages.....	\$3,815,284 50
Bonds.....	
Real investments, viz.:	

Real estate.	Par value.	Estimated market value.	Book value.
Commercial.....	\$3,700 00	\$12,580 00	\$3,928 63
National Bank.....	11,200 00	34,720 00	10,024 00
State Bank.....	11,000 00	15,950 00	10,972 50
Albany Bank.....	17,000 00	30,600 00	30,674 00
Albany City.....	25,000 00	44,000 00	43,937 00
Albany City pfd.....	25,000 00	30,250 00	30,681 00
Northwestern.....	25,000 00	42,000 00	39,674 77
Pittsburgh.....	25,000 00	31,700 00	30,118 90
Pittsburgh pfd.....	25,000 00	26,750 00	26,298 51
Valley.....	25,000 00	23,500 00	23,826 00
Real (leased lines).....	20,000 00	18,000 00	17,600 00
Using and Saginaw.....	25,000 00	33,500 00	32,555 00
A. & Grand Rapids and Michigan South.	1,800 00	2,860 00	2,819 20

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Morris and Essex.....	\$25,000 00	\$42,000 00	\$38,254 17
New York and Harlem pfd	8,800 00	11,970 00	9,981 64
New York and Harlem com.....	20,000 00	63,000 00	53,848 89
New York, Lack. and Western..	25,000 00	30,000 00	28,282 78
Pennsylvania	25,000 00	28,625 00	28,380 00
Pennsylvania equipment cfs....	159,000 00	162,180 00	152,685 00
Peoria and B. Valley.....	25,000 00	42,000 00	42,305 00
Pittsburgh, Ft. Wayne and Chi.	25,000 00	42,000 00	39,460 86
Rensselaer and Saratoga.....	37,600 00	67,690 00	64,264 51
Rome, Watertown and Ogdens..	25,000 00	30,250 00	27,586 39
St. Paul, Minn. and Manitoba...	25,000 00	30,250 00	29,625 00
Saratoga and Schenectady	1,500 00	2,250 00	2,069 08
Syracuse, Bing. and New York..	25,000 00	40,000 00	41,286 00
United N. J. R. R. and Canal Co.	25,000 00	62,500 00	57,437 50
Warren of New Jersey	11,000 00	18,260 00	11,550 00
Albany and Sus. 1st con. gtd. mt.	114,000 00	137,150 00	140,578 89
Atlantic Mutual Ins. Co. scrip..	146,110 00	154,876 60	146,830 00
Brooklyn Union Gas	150,000 00	168,000 00	157,500 00
Central R. R. of N. J. genl. mtg.	42,000 00	47,355 00	43,804 17
Chicago, Mil. R. R. 1st mtg.	26,000 00	26,975 00	28,497 08
Chicago and Northwestern R. R.	1,252,000 00	1,626,776 25	1,450,997 00
Chicago, Burl. and Quincy R. R.	490,000 00	571,800 00	579,245 83
Chicago, Mil. and St. Paul	115,000 00	153,172 50	137,190 00
Chi., St. Paul and Minn. R. R.	50,000 00	65,000 00	58,154 17
Cin., Ind., St. L. and Chi. R. R..	210,000 00	210,000 00	190,541 78
Cleveland and Pitts. R. R.	200,000 00	238,000 00	210,975 00
Consolidated Gas Co	200,000 00	230,000 00	210,000 00
Dakota Central R. R.	150,000 00	173,500 00	169,500 00
Del. and Hudson Canal Co	10,000 00	14,550 00	14,323 86
Fre., Elk H. and Mo. Val. R. R.	40,000 00	53,600 00	52,700 00
Harlem River and Port. R. R....	100,000 00	114,000 00	133,500 00
Illinois Central R. R.	80,000 00	91,600 00	89,450 00
Int. & Great Northern R. R.			
1st mort. gold bonds.....	58,000 00	69,600 00	67,808 00
Lak. Iron & Steel Co.....	150,000 00	157,500 00	151,479 16
Lake Shore & Mich. Southern...	753,000 00	870,090 00	904,864 73
State of Massachusetts.	300,000 00	302,250 00	300,000 00
Mil., Lake Shore & West. R. R.	50,000 00	67,625 00	62,000 00
Montana Central R. R. 1st mtg.	25,000 00	27,000 00	26,340 00
Nashville & Decatur R. R. 1st mort.	33,000 00	35,310 00	37,368 50
Nash., Chatt. & St. Louis R. R.			
1st mort.....	10,000 00	13,300 00	13,168 00
State of New Hampshire.	22,000 00	23,100 00	21,876 00
N. Y. & Harlem R. R. 1st mtg..	62,000 00	56,680 00	62,400 00
N. Y. Cen. & H. R. R. R. 1st mort.....	400,000 00	476,000 00	498,495 00
N. Y., Chic. & St. Louis R. R.			
1st mort.....	200,000 00	212,570 00	174,486 58
Pennsylvania R. R. 1st mort ..	20,000 00	21,600 00	21,928 00
St. Paul, Min. & Man. R. R. con. mort	300,000 00	216,500 00	197,318 75
Schenectady & Duane. R. R.			
1st mort.....	26,200 00	32,750 00	33,140 00
Terre Haute & Ind. R. R. 1st mort.	20,000 00	21,400 00	23,027 50
Terre Haute & Peoria R. R. 1st mort	249,000 00	161,850 00	251,599 58
United N. J. R. R. & Canal Co.			
gen. mort.....	1,043,000 00	1,145,870 00	1,116,700 00
Warren R. R. of N. J.	135,000 00	40,600 00	43,132 51
West Transit Co	150,000 00	153,000 00	151,053 25
United States reg. & coupon...	540,000 00	611,222 50	610,153 00
			\$9,584,591 61
Estimated red. of cost by purchase and sale to guard against shrinkage in value.....			421,522 70
	<u>\$8,398,410 00</u>	<u>\$9,800,537 85</u>	<u>\$9,108,068 94</u>

Amount loaned on collaterals	\$9,108,068
Amount loaned on personal securities, including bills purchased	6,607,157
Real estate	5,095,286
Cash on deposit in banks or other moneyed institutions	443,840
Cash on hand	183,064
	<u>8,050,000</u>

NEW YORK SECURITY AND TRUST COMPANY.

Amount of assets not included under any of the above heads,
viz.:

Difference in book and market value of stocks and bonds.	\$738,628 59	
Accrued interest	264,890 11	
Accrued rents	5,512 50	
Suspense account.....	378,997 23	
Contingent account.....	2,625 86	
		\$1,380
		\$29,126

LIABILITIES.

Capital stock paid in, in cash	\$1,000	
Surplus fund.....	2,822	
Undivided profits.....	41	
Deposits in trust	28,446	
Other liabilities not included under any of the above heads, viz.:		
Interest accrued on deposits	\$580,581 69	
Unearned interest on bills receivable.....	59,094 23	
Life insurance	412,753 57	
Annuities.....	820,676 67	
		1,811
		\$29,126

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,856
Amount of interest paid to and credited depositors during the same period.....	630
Amount of expenses of the institution during the same period	116
Amount of dividends on capital stock declared during the year, payable June and December 10, 1897	400
Taxes paid during the year.....	21
Amount of deposits made by order of court	196
Number of deposits on which interest is allowed at this date ..	
Total amount of such deposits.....	\$38,446
Rate of interest on same, 1 to 5 per cent.	

31. NEW YORK SECURITY AND TRUST COMPANY, NEW

[44 and 46 Wall street; chartered 1889.]

CHARLES S. FAIRCHILD, President.

OSBORN W. BRIGHT, S

DIRECTORS.

CHARLES S. FAIRCHILD,	EDWARD N. GIBBS,	JOHN G. McCULLOCH
M. C. D. BORDEN,	WILLIAM L. STRONG,	WILLIAM F. BUCKLE
JAMES J. HILL,	EDWARD T. HILL,	B. AYMAR SANDS,
FREDERIC R. COUDERT,	STUART G. NELSON,	JAMES STILLMAN,
HUDSON HOAGLAND,	JOHN W. STELLING,	H. WALTER WEBB
JOHN A. McCALL,	WILLIAM H. APPLETON,	JAMES A. BLAIR.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$361
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. currency	\$150,000 00	\$150,000 00	\$150,000 00
New York city.....	2,310,360 50	2,271,960 70	2,271,960 70
Brooklyn city.....	50,000 00	47,500 00	47,500 00
Town of Newtown ..	475,000 00	564,100 00	569,100 00
Village of College Point.....	50,000 00	55,343 57	55,343 57
Town of Southfield.....	35,000 00	43,438 07	43,438 07

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Town of Bristol.....	\$51,000 00	\$53,917 82	\$53,971 82
Atch., Top. & St. Fe gen'l mtg.	250,000 00	216,250 00	216,250 00
Bennington & Rutland 1st mtg.	26,000 00	25,480 00	25,480 00
Illinois Central R. R.	150,000 00	150,000 00	140,000 00
Ill. & St. L. R. R. and Coal Co.	200,000 00	200,000 00	200,000 00
Toledo Belt R. R. 1st mtg.	43,000 00	40,980 00	40,980 00
Houston, E. & W. Tex. 1st mtg.	210,000 00	182,500 00	182,500 00
Detroit Cit. St. Ry. con. mtg. ...	250,000 00	250,000 00	250,000 00
N. Y. O. & W. car trust receipts.	37,500 00	37,500 00	37,500 00
Peoria, Decat. & Evans. rec. ctf's.	13,017 66	13,017 66	13,017 66
St. Paul Gas Light general	54,000 00	40,500 00	40,500 00
Union Pacific Ry. Co.	187,500 00	187,500 00	187,500 00
Buffalo Gas Co. certificates ...	230,000 00	230,000 00	230,000 00
Clearfield and Mahoning R. R. ...	25,000 00	29,187 50	29,187 50
Louis., Evans. & St. L. 1st con.	35,000 00	10,500 00	10,500 00
Seab'd & Roanoke R. R. 1st mtg. ...	110,000 00	110,179 74	110,179 74
Forest City & Sioux City R. R. ...	40,000 00	40,000 00	40,000 00
San Jose, Cal.	25,000 00	25,156 25	25,156 25
Raleigh & Gaston R. R. 1st mtg. ...	421,000 00	421,000 00	421,000 00
State of Wisconsin tax sale ctf's.	54,172 78	54,172 78	54,172 78
Town of Highlands warrants ...	3,062 10	3,062 10	3,062 10
State of Idaho warrants	3,530 11	3,530 11	3,530 11
State of Washington warrants	23,621 93	23,621 93	23,621 93
Tenn. Coal and Iron Co. 700 shs.	70,000 00	14,000 00	14,000 00
Evans. & Terre Haute 1,696 $\frac{3}{4}$ shares	84,983 33	16,986 60	16,986 60
Mount Morris Bank 40 shares. ...	4,000 00	3,000 00	3,000 00
Third National Bank 500 shares.	50,000 00	15,000 00	15,000 00
	<u>\$5,721,698 61</u>	<u>\$5,533,384 83</u>	<u>\$5,533,384 83</u>
Amount loaned on collaterals.....			\$5,533,384 83
Amount loaned on personal securities, including bills purchased			7,553,393 13
Cash on deposit in banks or other moneyed institutions.....			2,037,913 39
Cash on hand.			2,489,440 34
Amount of assets not included under any of the above heads,			23,659 37
viz.: Accrued interest.....			177,837 04
			<u>\$18,185,478 09</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	1,500,000 00
Undivided profits.....	93,081 43
Deposits in trust.....	15,558,444 61
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$16,415 28
Rent accrued.....	2,686 67
Rebate interest, bills purchased.....	14,870 11
	<u>83,953 06</u>
	<u>\$18,185,478 09</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$663,533 68
Amount of interest paid to and credited depositors during the same period.....	254,138 26
Amount of expenses of the institution during the same period	80,471 74
Amount of dividends on capital stock declared during the year, payable May 1, November 1.....	100,000 00
Taxes paid during the year	2,560 00
Amount of deposits made by order of court.	80,695 63
Number of deposits on which interest is allowed at this date..	630
Total amount of such deposits	\$14,787,634 28
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$387,750 00</u>

32. NORTH AMERICAN TRUST COMPANY, NEW YORK CITY.

[100 Broadway ; chartered 1835 as the Citizens' Loan Agency and Guarantee Company.]

W. L. TRENHOLM, President.

S. L. CONKLIN, Secretary.

DIRECTORS.JOHN G. CARLISLE,
CHAS. W. DRAKE,
E. E. CARLEY,WAGER SWAYNE,
ADLAI STEVENSON,
W. L. TRENHOLM,SAMUEL M. JARVIS,
ROLAND R. CONKLIN,
S. L. CONKLIN.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... **\$46,486 54**
 Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States	\$100,000 00	\$112,750 00	\$112,750 00
Exchange Bldg. Ass'n, Kan. City	500 00	500 00	500 00
Gill Alexander Electric Mfg. Co., Kansas City.	10,000 00	5,000 00	5,000 00
Land Title Guar. Co., Kan. City	21,250 00	10,625 00	10,625 00
Bear River Irrigation & Ogden W. W. Co., Ogden, Utah . .	320,000 00	.....	1 00
Ottawa W. W. & Lt. Co., Ot- tawa, Kansas.	99,300 00	.....	1 00
Augusta Railway and Electric Co., Augusta, Ga.	3,600 00	1,800 00	1 00
Waukesha W. Co., Jersey City, N. J.	100,000 00	25,000 00	8,002 00
North East. Electric Railway Co., Kansas City, Mo.	108,600 00	43,440 00	1 00
Railway and Security & Realty Co., Newark, N. J.	172 500 00	86,250 00	124,000 00
Euclid Heights Realty Co., Cleveland, Ohio.	50,000 00	5,500 00	5,500 00
U.S. Land Co., Jersey City, N.J	592,550 00	296,275 00	135,094 10
Town of Fort Morgan, Col.	500 00	100 00	1 00
County of Yavapai, Arizona . .	4,000 00	4,000 00	2,600 00
Deb. bonds Jarvis-Conklin Mtg. Trust Co.	1,212 11	969 18	50
Deb. certificates, Inv. Secur- ties Co. (in liquidation) . .	146,398 81	49,419 08	49,419 08
Augusta R. and Electric Co., Augusta, Ga.	5,400 00	5,400 00	3,000 00
Bear River Irrigation and Ogden Water Works Co.	401,000 00	200,500 00	130,325 00
Fort Morgan Land and R. Co., Ft. Morgan, Col.	2,000 00	.....	1 00
Kansas City Elevated Ry. Co., Kansas City.	120,000 00	96,750 00	62,000 00
Middlesex Valley Railway Co., Geneva, N. Y.	30,000 00	29,500 00	20,257 55
North East. E. Ry. Co., Kansas City, Mo.	64,500 00	64,500 00	48,375 00
St. Joseph Stock Yards Co., St. Joseph, Mo.	50,000 00	50,000 00	50,000 00
Euclid Heights Realty Co., Cleveland, Ohio.	73,000 00	73,000 00	73,000 00
Undivided interest in sundry stocks and bonds	169,231 75	71,735 49	15,200 83
Undivided interest in sundry stocks and bonds	170,308 92	84,735 49	39,529 55
	<u>\$3,824,851 59</u>	<u>\$1,310,749 19</u>	<u>\$895,184 56</u>

Amount loaned on collaterals.....
 Amount loaned on personal securities, including bills purchased
 Overdrafts.
 Real estate
 Cash on deposit in banks or other moneyed institutions.....
 Cash on hand.....

895,184 56
15,000 00
29,488 49
55
184,015 87
478,816 24
2,892 91

Amount of assets not included under any of the above heads,
viz.:

Furniture and fixtures.....	\$7,591 84
Real estate equities.....	71 00
Tax claims	1,193 32
Receivers' certificates, Missouri Nat. Bank, Kansas City..	236 16
Net advances for American clients	2,002 23
Advances for Gibbs and Steele, trustees.....	18,333 18
Sundry claims.....	44 84
	<hr/>
	\$29,472 06
	<hr/>
	\$1,681,307 23
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Undivided profits.....	278,174 06
Deposits in trust.....	283,873 86
General deposits.....	70,259 80
	<hr/>
	\$1,631,307 23
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$322,585 60
Amount of expenses of the institution during the same period	104,589 86
Amount of dividends on capital stock declared during the year, payable April 15, 1897.....	50,553 00
Taxes paid during the year.....	373 50
Number of deposits on which interest is allowed at this date...	10
Total amount of such deposits.....	\$41,884 76
Rate of interest on same, 2 per cent.	

**33. ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY,
MIDDLETOWN.**

[Monument Square; chartered 1892.]

GEO. N. CLEMSON, President.

G. SPENCER COWLEY, Secretary.

DIRECTORS.

ISAAC N. COX,
G. N. CLEMSON,
F. D. YOUNGBLOOD,
FRANK HARDING,
T. D. MILLS,

J. D. STIVERS,
WILLIAMS MARTIN,
J. H. SMITH,
CHARLES J. EVERSON,
EDWIN FANCHER,

HENRY S. POUND,
W. D. STRATTON,
JAMES G. HARDING,
I. C. JORDAN,
HENRY W. WIGGINS,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$152,835 97
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government.....	\$50,000 00	\$63,500 00	
City of Buffalo	20,000 00	20,400 00	
Middletown school	36,000 00	36,000 00	
Town of Monroe, N. Y.	7,000 00	7,150 00	
Borough of Deckertown.....	15,000 00	15,000 00	
Town of Thompson	6,000 00	6,240 00	
Long Island City ref	15,000 00	15,650 00	
Long Island City st. imp.....	15,000 00	15,750 00	
Perry county, Miss., bonds....	6,500 00	6,500 00	

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY. 427

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
School dist., New Decatur, Ala.	\$7,500 00	\$8,000 00	\$280,887 83	
Columbus R. R. Co., Ga.	10,000 00	6,000 00		
Lakeside Ry. Co.	5,000 00	5,000 00		
Lakeside Ry. Co stock	2,500 00	.....	
East Lake Land Co.	45,000 00	45,000 00		
Town of Brewton, Ala.	5,500 00	5,500 00		
City of Birmingham, Ala.	8,144 61	8,144 61		
Town of Oxford, Ala.	10,000 00	10,000 00		
Johnson county, Tenn.	5,175 00	5,066 89		
Winston county, Ala.	2,547 00	2,534 07		
Washington warrants	9,433 97	9,435 00		
	<u>\$281,300 58</u>	<u>\$290,870 57</u>	<u>\$280,887 83</u>	
Amount loaned on collaterals				\$280,887 83
Amount loaned on personal securities, including bills purchased				815,892 42
Due from banks				109,978 18
Real estate				5,970 57
Cash on deposit in banks or other moneyed institutions				81,776 87
Cash on hand				89,589 02
Amount of assets not included under any of the above heads, viz.:				74,587 49
Accrued interest			\$14,587 29	
Furniture and fixtures			2,000 00	
Rent due and not collected			78 00	
Excess of market value over book value			9,983 24	
				<u>26,648 53</u>
				<u>\$1,087,556 83</u>
LIABILITIES.				
Capital stock paid in, in cash			\$100,600 00	
Surplus fund			25,000 00	
Undivided profits			40,054 45	
Deposits in trust			908,408 00	
Other liabilities not included under any of the above heads, viz.:				
Interest accrued on deposits			\$3,559 45	
Due banks and trust companies			15,534 48	
				<u>19,093 88</u>
				<u>\$1,087,556 83</u>
SUPPLEMENTARY.				
Total amount of interest, commissions and profits of every kind received during the year			\$44,944 45	
Amount of interest paid to and credited depositors during the same period			21,487 46	
Amount of the expenses of the institution during the same period			7,914 54	
Amount of dividends on capital stock declared during the year, payable January 15 and July 15, 1897			6,000 00	
Taxes paid during the year			2,201 91	
Amount of deposits made by order of court			825 54	
Number of deposits on which interest is allowed at this date			1,544	
Total amount of such deposits			\$641,901 84	
Rate of interest on same, 2 and 4 per cent.				
Amount of bonds and mortgages purchased during the year			\$56,600 00	

34. THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[172 Montague street; chartered 1889.]

FELIX CAMPBELL, President.

EDWARD JOHNSTON, Secretary.

DIRECTORS.

FELIX CAMPBELL,
EUGENE G. BLACKFORD,
GEORGE G. TANGEMAN,
DAVID A. BOODY,
ROBERT J. KIMBALL,
ISIDORE M. BON,
AMORY S. CARLIART,

JAMES McMAHON,
HORACE J. MORSE,
SOLOMON W. JOHNSON,
J. G. DETTMER,
WILLIAM B. HILL,
JOHN E. SEARLES,
WM. B. DAVENPORT,
FRED'K A. SCHROEDER,

FREDERIC A. WARD,
ALONZO SLOTE,
CORNELIUS N. HOAGLAND,
BERNARD GALLAGHER,
HOWARD M. SMITH,
WILLIAM M. COLE,
JAMES JOURDAN.

**FINANCIAL.
RESOURCES.**

Bonds and mortgages..... \$753,758 21
Stock and bond investments viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. government	\$1,000,000 00	\$1,210,000 00	\$1,166,125 00
N. Y. & B. bridge bonds.....	100,000 00	104,670 00	105,170 00
City of Brooklyn	406,000 00	425,128 60	416,770 00
City of Jersey City	150,000 00	175,500 00	159,250 00
Richmond county ctfs. of ind..	55,000 00	55,000 00	55,000 00
Atlantic Ave. R. R. Co. 1st	100,000 00	103,000 00	102,000 00
Iron Car Equipment Car tr.....	52,000 00	46,800 00	46,800 00
Union Ferry 1st mortgage.....	50,000 00	53,000 00	47,015 00
Brooklyn and Rockaway Beach.	145,000 00	145,000 00	145,000 00
Knickerbocker S. B. Co.	5,000 00	3,750 00	3,700 00
C. I. & Brooklyn R. R. ctfs....	10,000 00	10,000 00	10,000 00
Edison Electric Ill. Co. bonds .	7,000 00	7,700 00	7,535 00
Chi., R. I. & Pac 1st ex. & coll.	35,000 00	37,450 00	36,750 00
Col., Hock. Valley & Toledo....	50,000 00	51,000 00	51,656 25
Westn. Nor. Car. R. R. 1st con.	50,000 00	57,250 00	56,000 00
Lehigh & N. Y. R. R. Co. 1st...	100,000 00	91,000 00	92,250 00
Brooklyn Union Gas Co. 1st....	100,000 00	112,000 00	105,000 00
Brooklyn & N. Y. Ry. Sup. 1st.	6,000 00	3,000 00	3,900 00
Brooklyn Art Asso. stock	750 00	375 00	375 00
E. W. Bliss common	16,000 00	12,000 00	14,800 00
B'k'n C. R. R. Co stock	91,000 00	178,360 00	130,337 06
Hartford Fire Insurance Co....	2,500 00	6,875 00	2,500 00
Metropolitan St. Ry. bonds	100,000 00	113,000 00	112,223 75
Rens. & Sar. R. R. stock.....	50,000 00	90,000 00	90,750 00
	<u>\$2,681,250 00</u>	<u>\$3,090,858 60</u>	<u>\$2,962,637 06</u>

Amount loaned on collaterals 2,962,637 06
Amount loaned on personal securities, including bills purchased 4,351,889 86
Real estate 838,066 09
Cash on deposit in banks or other moneyed institutions..... 79,500 00
Cash on hand..... 686,873 04
Amount of assets not included under any of the above heads, 63,412 55
viz.:

Interest due and not collected.....	\$72,064 76
Difference in book and market value of stocks and bonds.	136,221 54
	<u>300,286 30</u>
	<u>\$9,435,951 61</u>

LIABILITIES.

Capital stock paid in, in cash. \$1,000,000 00
Surplus fund 1,000,000 00
Undivided profits.. 174,947 56
Deposits in trust. 330,844 78
General deposits..... 6,868,333 79

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits.....	\$20,519 59	
Taxes accrued.....	2,000 00	
Certified checks outstanding.....	17,163 27	
Time certificates of deposit.....	94,583 16	
Unpaid dividends.....	25,740 00	
Expenses accrued.....	560 00	
Rebate on bills purchased.....	1,859 46	
		\$162,425 4
		\$9,435,951 6

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$323,753 8
Amount of interest paid to and credited depositors during the same period.....	188,990 8
Amount of expenses of the institution during the same period.....	56,994 1
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, January 1.....	85,000 0
Taxes paid during the year.....	3,137 8
Amount of deposits made by order of court.....	105,723 1
Number of deposits on which interest is allowed at this date..	2,88
Total amount of such deposits.....	\$7,030,861 8
Rate of interest on same, 1, 1½, 2, 2½, 3, 3½ and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$2,000 0

35. PRODUCE EXCHANGE TRUST COMPANY, NEW YORK.

[26 Broadway; chartered 1898.]

JAMES H. PARKER, President.

S. L. CHAMBERLAIN, Secretary

DIRECTORS.

J. H. PARKER,
TIMOTHY HOGAN,
MUNROE CRANE,
J. W. MIDDENDORF,
C. W. HACKETT,
CHAS. A. DESHON,

JOHN E. SEARLES,
FRANK BRAINARD,
JOHN P. TRUESDELL,
A. GOEPEL,
WOLSTON R. BROWN,
TURNER A. BEALL,
H. P. DOREMUS,

THOS. A. MCINTYRE,
W. WILLIS MERRILL,
H. IRVINE KEYSER,
ANDREW McLEAN,
CHARLES P. ARMSTRONG,
HENRY D. MCCORD.

Capital paid in, in cash, \$500,000.

Began business March 7, 1898, and is not required to report until July 1, 1899

36. REAL ESTATE TRUST COMPANY OF NEW YORK CITY.

[30 Nassau street; chartered 1890.]

HENRY C. SWORDS, President.

HENRY W. REIGHLEY, Secretary

DIRECTORS.

F. H. CAMMAN,
JAMES I. RAYMOND,
HORACE S. ELY,
CHARLES S. BROWN,
HENRY LEWIS MORRIS,
PERCY CHUBB,
LANSDALE BOARDMAN,
JOEL F. FREEMAN,

CHARLES O. BURKE,
JOHN DOWNEY,
EBENEZER S. MASON,
HENRY K. POMROY,
EDWIN A. CRUIKSHANK,
J. ROOSEVELT ROOSEVELT,
CHAS. A. SCHERMERHORN,
FRANK S. WITHERBEE,

JAMES M. VARNUM,
DOUGLAS ROBINSON,
LISPENARD STEWART,
GEORGE C. DeWITT,
HENRY C. SWORDS,
FRANKLIN B. LORD,
CHARLES A. PEARBODY, Jr
HARRISON E. GAWTRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$316,600 0
Stock and bond investments, viz.:			

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States government	\$170,000 00	\$192,950 00	\$172,801 91
New York city	535,000 00	535,000 00	534,550 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y. city paving and park cons.	\$12,000 00	\$10,800 00	\$10,800 00
Bleecker st., Fulton F. 1st	1,000 00	1,080 00	1,079 95
Central R., N. J., reg. 100 yrs.	5,000 00	5,500 00	5,381 15
Central R., N. J., cons.....	30,000 00	31,800 00	31,584 12
Chi., Mil. & St. Paul cons. fd..	1,000 00	1,080 00	1,044 91
Chicago, Mil. & St. P. gen. mtg.	17,000 00	18,020 00	17,421 79
Chicago & Milwaukee 1st	14,000 00	14,630 00	14,703 24
Columbus & Hock V. 1st.	8,000 00	8,120 00	8,151 48
Cleveland & Canton 1st	22,000 00	15,620 00	17,692 64
People's Gas Lt. & Coke, Chi- cago, 2d.....	25,000 00	26,500 00	25,720 09
Elizabeth., Lex. & Big Sandy 1st	25,000 00	25,375 00	25,130 48
South Side R. 1st	2,000 00	2,060 00	2,077 49
Toledo, Peo. & W. R. 1st	16,300 00	11,680 00	10,548 26
Chesapeake & Ohio pur. mtg. .	4,000 00	4,150 00	4,259 47
Union Pacific R. 1st	50,000 00	57,000 00	54,546 16
Minneapolis & St. L. 1st	8,000 00	8,675 00	2,975 91
Ohio & Miss. R. con.....	20,000 00	20,700 00	20,367 17
Wabash R. 1st	50,000 00	53,875 00	52,584 45
Chi., Burl. & Quincy R. deb. .	1,000 00	1,060 00	1,008 65
Chi., Burl. & Quincy R. s. fd..	33,000 00	34,237 50	34,020 73
Chi., Burl. & Quincy R. 1st....	25,000 00	26,250 00	26,405 50
Chi., Burl. & Quincy R. conv. .	13,000 00	14,365 00	13,817 24
Toledo, Peo. & W. coup. scrip.	1,395 00	1,116 00	1,377 01
Richmond & Danville R. deb..	10,000 00	10,000 00	9,365 39
East Tenn., Va. and Ga. cons..	50,000 00	55,000 00	54,166 76
Atch., Top. & Santa Fe notes..	20,000 00	20,800 00	20,393 18
Atch., Top. & S. Fe gen. mtg..	25,000 00	22,437 50	21,368 32
Central Pacific 1st con. deben..	16,000 00	16,800 00	16,427 63
Cleve., Col., Cin. and Ind. 1st.	10,000 00	10,575 00	10,347 08
Louisville and Nashville cons...	40,000 00	40,900 00	40,896 04
Lake Shore and Michigan So. .	6,000 00	6,270 00	6,288 98
Pitts., Cin. & St. Louis bonds..	13,000 00	13,910 00	14,297 40
Pitts., Cin. & St. Louis rec. cfts.	10,000 00	10,250 00	10,255 93
Western Union Tel. Co. deben..	13,000 00	13,715 00	13,672 74
Nashville and Decatur R. 1st...	2,000 00	2,200 00	2,198 25
Cleveland and Pitts. cons	1,000 00	1,085 00	1,097 49
Boston United Gas	35,000 00	33,075 00	32,591 39
Chic., R. I. and Pac. 1st exten.	33,000 00	35,475 00	35,246 22
Keokuk and Des Moines R. 1st.	700 00	728 00	705 79
Louisville and Nashville	4,000 00	4,560 00	4,478 01
Atlantic Mut. Ins. Co. scrip ...	10,730 00	11,513 90	10,685 36
Bank of New York stock.....	10,000 00	23,500 00	22,402 60
Fourth Nat. Bank stock	10,000 00	19,000 00	17,563 60
Gallatin Nat. Bank stock.....	2.5 0 00	7,875 00	7,506 10
Corn Exchange N. Bank stock.	5,000 00	14,000 00	14,377 86
N. Y., N. H. and H. R. Co. stk.	20,000 00	36,600 00	36,341 07
Wisconsin Central rec. cfts	8,000 00	8,048 89	8,048 89
	<u>\$1,438,325 00</u>	<u>\$1,535,541 79</u>	<u>\$1,520,741 88</u>
Amount loaned on collaterals.....			\$1,520,741 88
Amount loaned on personal securities, including bills purchased			2,351,908 89
Overdrafts.....			153,319 00
Cash on deposit in banks or other moneyed institutions.....			9,519 44
Cash on hand.....			456,614 43
Amount of assets not included under any of the above heads, viz.:			12,245 14
Difference in book and market value stocks and bonds....		\$14,799 91	
Accrued interest.....		23,082 85	
			<u>37,882 76</u>
			<u>\$4,758,681 54</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$500,000 00
Surplus fund			250,000 00
Undivided profits.....			124,601 06
Deposits in trust			3,877,635 18
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.....			6,455 30
			<u>\$4,758,681 54</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year....	\$188,247 28
Amount of interest paid to and credited depositors during the same period.....	82,600 67
Amount of expenses of the institution during the same period	87,654 56
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 8, 1898.....	35,000 00
Taxes paid during the year.....	750 00
Amount of deposits made by order of court.....	82,821 66
Number of deposits on which interest is allowed at this date...	808
Total amount of such deposits.....	\$8,821,138 66
Rate of interest on same, 1, 1½, 2, 2½, 3 per cent.	
Amount of bonds and mortgages purchased during the year...	\$90,000 00

37. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of the City of Rochester.]
J. MOREAU SMITH, President. HAYWARD HAWKS, Secretary.

DIRECTORS.

C. B. WOODWORTH,	ROBERT M. MYERS,	FRANK A. WARD,
J. MOREAU SMITH,	HIRAM W. SIBLEY,	WILLIAM C. BARRY,
WILLIAM N. COGSWELL,	E. FRANK BREWSTER,	ISAAC WILLIS,
WILLIAM D. ELLWANGER,	HAYWOOD HAWKS,	MAX BRICKNER,
C. C. WOODWORTH,	REFUS A. SIBLEY,	THOMAS J. DEVINE,
GILMAN H. PERKINS,	FREDERICK COOK,	EUGENE T. CURTIS,
JAMES W. GILLIS,	HENRY C. BREWSTER,	CHARLES P. BARRY,
JOHN H. BREWSTER,	GEORGE ELLWANGER,	JOSIAH ANSTICE.

FINANCIAL.
RESOURCES.

Bonds and mortgages.....	\$875,967 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. bonds.....	\$317,150 00	\$406,551 00	\$383,434 07
Tennessee refunding.....	25,000 00	22,375 00	22,375 00
North Carolina.....	6,000 00	7,500 00	7,437 50
City of Rochester.....	1,378,972 15	1,386,472 15	1,381,472 15
Town of Irondequoit.....	3,500 00	3,500 00	3,500 00
Town of Manchester.....	8,000 00	8,000 00	8,000 00
Town of Penfield.....	1,000 00	1,000 00	1,000 00
Rochester City & B. R. R. bds.	56,000 00	58,000 00	58,000 00
Rochester City & B. R. R. general mortgage.....	90,000 00	99,000 00	90,000 00
Rochester Ry. Co. col. trust...	61,000 00	61,000 00	61,000 00
Bausch & Lomb Optical Co....	10,000 00	10,000 00	10,000 00
Rochester Gas & Electric Co. 1st mortgage.....	96,000 00	96,000 00	96,000 00
Bausch Elec. Light Co. 1st mtg.	78,000 00	78,000 00	78,000 00
Municipal Gas 1st mortgage....	1,000 00	1,000 00	1,000 00
Franklin county, Ohio.....	20,000 00	20,000 00	20,060 00
Chic., Bur. & Quincy R. R.....	3,000 00	3,000 00	2,852 50
Chic., Bur. & Quincy R. R.....	3,000 00	3,570 00	3,492 50
Chic., Bur. & Quincy convert.	19,700 00	21,867 00	19,806 88
Chic., Bur. & Quincy deb.....	1,000 00	1,070 00	1,000 00
Chic., St. Paul, M. & Omaha con.	31,000 00	42,160 00	38,120 00
Chicago & R. I. Pacific ext.....	25,000 00	26,250 00	25,000 00
Chic. & Northwest S. F. deb. 1921	10,000 00	11,500 00	10,400 00
Chic., Mil. & St. Paul deb. div.	2,000 00	2,540 00	2,485 00
Erie R. R. Co.....	8,000 00	5,680 00	5,680 00
Erie R. R. Co. 1st pfd. stock..	5,500 00	2,145 00	1,457 50
Western Union Tel. Co. con. T	50,000 00	55,000 00	51,455 00
West Shore guar.....	25,000 00	27,500 00	25,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Lehigh Valley Coal gtd.....	\$10,000 00	\$9,500 00	\$10,300 00
Cin., Ham. & Indiana	10,000 00	11,600 00	11,200 00
Chicago & Eastern Illinois	10,000 00	10,000 00	10,000 00
Sav. Mans. & Newark 1st mort.	10,000 00	10,000 00	12,100 00
Chicago, Mil. & St. Paul	10,000 00	11,500 00	10,700 00
Western Union Telegraph Co....	8,000 00	8,580 00	8,580 00
Chicago, Mil. & St. Paul R. R.	10,000 00	14,500 00	12,987 50
Chicago & A. R. R. com. stk...	11,500 00	18,975 00	15,780 00
Chicago & N. W. R. R. com. stk	10,000 00	12,100 00	10,275 00
Chi. & N. W. R. R. pfd. stk...	10,000 00	16,400 00	14,637 50
Chicago, Mil. & St. Paul pfd. stk	10,000 00	14,500 00	12,825 00
Del. & Hudson Canal Co.	30,000 00	33,600 00	35,637 50
Pennsylvania R. R. Co.	20,000 00	23,000 00	22,025 00
Del., Lackawanna & Western ..	10,000 00	15,500 00	15,500 00
Lake Shore & Mich. South. guar.	12,950 00	49,875 00	49,875 00
Canada Southern	20,000 00	10,200 00	9,582 50
Western Union Telegraph Co....	10,000 00	9,100 00	7,937 50
Roch. Gas & Elec. Co. pfd.	20,000 00	20,000 00	19,600 00
American Exch. Nat. Bank....	10,000 00	17,100 00	15,100 00
National Bank of Commerce...	5,000 00	10,250 00	9,800 00
Bank of America	2,000 00	6,800 00	5,912 00
	<u>\$2,591,272 15</u>	<u>\$2,793,760 15</u>	<u>\$2,728,652 00</u>
Amount loaned on collaterals			\$2,728,652 00
Real estate			2,133,326 83
Cash on deposit in banks or other moneyed institutions			160,000 00
Cash on hand.....			440,684 75
Amount of assets not included under any of the above heads, viz.:			163,613 08
Difference in book and market value of stocks and bonds,		\$65,107 55	
Interest due and not collected.....		50,456 84	
			<u>115,564 19</u>
			<u><u>\$6,617,807 89</u></u>
LIABILITIES.			
Capital stock paid in, in cash			\$200,000 00
Undivided profits.....			455,687 86
Deposits in trust			214,823 83
General deposits.....			5,747,295 71
			<u><u>\$6,617,807 89</u></u>
SUPPLEMENTARY.			
Total amount of interest, commissions and profits of every kind received during the year.....			\$279,399 19
Amount of interest paid to and credited depositors during the same period.....			193,631 70
Amount of expenses of the institution during the same period			20,347 81
Amount of dividends on capital stock declared during the year, payable January 15 and July 15.....			20,000 00
Taxes paid during the year			5,859 48
Amount of deposits made by order of court.....			19,208 84
Number of deposits on which interest is allowed at this date ..			8,518
Total amount of such deposits.....			\$5,785,069 53
Rate of interest on same, 2 to 4 per cent.			
Amount of bonds and mortgages purchased during the year ..			<u><u>\$5,500 00</u></u>

SECURITY TRUST COMPANY OF ROCHESTER.

38. SECURITY TRUST COMPANY OF ROCHESTER.

[103 East Main street; chartered 1892.]

EDWARD HARRIS, President.

FRANK M. ELLERY, Assistant

DIRECTORS.

HIRAM W. SIBLEY,	GILBERT BRADY,	ALEXANDER M.
GILMAN H. PERKINS,	RUFUS A. SIBLEY,	JAMES S. WATSON
BENJAMIN E. CHASE,	J. LEE JUDSON,	JULIUS M. WILE,
GRANGER A. HOLLISTER,	ERICKSON PERKINS,	C. WALTER SMITH
GEORGE WILDER,	THOMAS W. FINUCANE,	JOHN CRAIG POW
EUGENE H. SATTERLEE,	ALBERT H. HARRIS,	WILLIAM E. WERN
EDWARD HARRIS,	WILLIAM L. MERCER,	JOSEPH T. ALLING
RUFUS K. DRYER,	FREDERIC P. ALLEN,	E. S. ETENHEIM

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$24
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States consols.....	\$50,000 00	\$64,000 00	\$57,000 00
City of Rochester.....	50,000 00	51,000 00	51,000 00
City of Rochester sewer bonds.	50,000 00	50,000 00	50,000 00
Miss., Kans. & Tex. Ry. 1st mtg	30,000 00	25,500 00	24,475 00
Miss., Kans. & Tex. Ry. 2d mtg	50,000 00	30,500 00	29,450 00
Texas Pacific 1st mortgage.....	20,000 00	19,000 00	16,900 00
Mobile & Ohio con. mortgage..	50,000 00	36,000 00	34,275 00
Buffalo, N. Y. & E. con. mtg..	10,000 00	13,500 00	13,500 00
Miss., K. & T. of Tex. 1st mtg.	30,000 00	24,000 00	22,875 00
St. Louis & Iron Mount. 2d mtg	40,000 00	34,100 00	31,275 00
Chicago & R. I. debentures....	20,000 00	21,000 00	18,750 00
Chesapeake & Ohio consols.....	50,000 00	40,000 00	37,850 00
Ft. Worth & Denver City 1st mtg	20,000 00	14,000 00	11,625 00
Missouri Pacific 3d mortgage...	24,000 00	30,000 00	29,720 00
Galveston, Houston & H. 1st mtg	10,000 00	9,000 00	8,400 00
Atlantic & Danville 1st mtg....	20,000 00	18,000 00	17,950 00
Atchison, Top. & St. Fe 1st mtg	100,000 00	88,000 00	83,500 00
Minn. & St. Louis con.....	10,000 00	10,300 00	10,300 00
St. Louis & San Fran. con.....	50,000 00	35,000 00	34,000 00
Augusta Southern 1st.....	10,000 00	9,000 00	9,000 00
Atlantic & West Point deb.....	15,000 00	15,000 00	15,325 00
Nashville, Florence & S. 1st....	10,000 00	8,350 00	8,350 00
Norfolk & Western consols.....	20,000 00	15,500 00	16,000 00
Roch. Railway 1st mortgage...	30,000 00	30,000 00	28,925 00
Roch. Railway 2d mortgage...	10,000 00	7,000 00	8,000 00
Roch. Railway collateral trust.	50,000 00	50,000 00	50,000 00
Brush Electric Light Co. 1st...	57,000 00	57,000 00	57,000 00
Rochester Gas & Elec Co. 1st...	10,000 00	10,000 00	10,000 00
Central Bank of Rochester.....	10,000 00	11,500 00	10,500 00
Bank of Monroe.....	2,500 00	7,500 00	7,500 00
Chemical Bank.....	100 00	4,000 00	4,000 00
Rochester Electric Ry.....	500 00	600 00	600 00
Cleveland, C., C. & St. L. R. R.			
preferred.....	20,000 00	17,000 00	17,000 00
Georgia Ry. & Banking Co.....	500 00	8,500 00	8,500 00
	<u>\$933,600 00</u>	<u>\$863,850 00</u>	<u>\$833,545 00</u>

Amount loaned on collaterals..... 884
Amount loaned on personal securities, including bills purchased 4
Overdrafts.....
Real estate..... 15
Cash on deposit in banks or other moneyed institutions..... 89
Cash on hand..... 12
Amount of assets not included under any of the above heads, viz.:

Interest accrued.....	\$15,119 28
Safe deposit vaults.....	15,000 00
	<u>30</u>
	<u>\$2,41</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus fund	120,000 00
Undivided profits.....	46,294 62
Deposits in trust.....	44,572 78
General deposits.....	2,008,862 08
Other liabilities not included under any of the above heads, viz.: Dividends unpaid.....	100 50
	<u>\$2,414,829 98</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$99,768 20
Amount of interest paid to and credited depositors during the same period	62,937 36
Amount of expenses of the institution during the same period	13,323 08
Amount of dividends on capital stock declared during the year, payable February, May, August and November.....	12,000 00
Taxes paid during the year.....	3,872 54
Amount of deposits made by order of the court.....	30,284 36
Number of deposits on which interest is allowed at this date..	1,335
Total amount of such deposits.....	\$1,958,398 36
Rate of interest on same, 2 to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$4,125 00</u>

39. THE STATE TRUST COMPANY, NEW YORK CITY.

[100 Broadway; chartered 1889.]

FRANCIS S. BANGS, President.

MAURICE S. DECKER, Secretary

DIRECTORS.

WILLIS S. PAINE,
JOSEPH N. HALLOCK,
WILLIAM A. NASH,
HENRY STEERS,
CHARLES SCRIBNER,
FRANCIS S. BANGS,
HENRY H. COOK,
FRANCIS LYNDY STETSON,

EDWIN A. McALPIN,
GEO. FOSTER PEABODY,
GEO. W. QUINTARD,
CHARLES L. TIFFANY,
PERCIVAL KNAUTH,
ANSON G. MCCOOK,
WALTER S. JOHNSTON,

ANDREW MILLS,
J. D. PROBST,
GEORGE W. WHITE,
THOMAS A. MCINTYRE,
EDWARD E. POOR,
R. A. C. SMITH,
THOMAS F. RYAN,
FORREST H. PARKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$18,189 80
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$300,000 00	\$342,000 00	\$390,538 35
City of New York.....	841,455 58	841,455 58	870,623 41
City of Brooklyn.....	450,000 00	438,750 00	452,631 70
Salem, Ohio	125,000 00	125,000 00	125,000 00
C., C. C. and St. Louis (St. Louis division)	50,000 00	47,500 00	41,750 00
Chic., R. I. and Pac. Ry.....	50,000 00	53,750 00	50,000 00
Chic. and Eastern Illinois ..	43,000 00	43,430 00	42,731 25
Illinois Central	4,000 00	3,640 00	3,640 00
Chic., St. Louis & New Orleans	16,000 00	15,280 00	15,280 00
Rio Grande and Western ..	144,000 00	120,960 00	109,576 25
St. Louis, Alton & Terre Haute.	45,000 00	47,418 75	47,418 75
Seattle, Lake Shore and East..	50,000 00	20,000 00	49,965 00
United Elec. Securities Co.....	25,000 00	23,750 00	22,500 00
West Chicago Street Ry. Co....	42,000 00	39,850 00	38,850 00
Tol., Cinn. & St. Louis rec. ctfs	52,247 80	52,247 80	52,247 80
C., C. C. and St. Louis pfd.....	20,000 00	16,000 00	19,067 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Edison Elec. Ill. Co. of N. Y. ..	\$50,000 00	\$62,500 00	\$50,812 50	
Maryland Trust Co.	25,000 00	31,250 00	25,000 00	
Real Est. Ex. & Auction Room	1,000 00	700 00	800 00	
Western Union Tel. Co.....	22,000 00	20,020 00	18,505 00	
	<u>\$2,355,702 88</u>	<u>\$2,344,501 63</u>	<u>\$2,367,822 01</u>	\$2,367,822 01
Amount loaned on collaterals.....				6,515,446 78
Amount loaned on personal securities, including bills purchased				20,250 00
Due from banks.....				47,606 11
Real estate				89,056 09
Cash on deposit in banks or other moneyed institutions..				1,202,710 79
Cash on hand.....				80,885 20
Amount of assets not included under any of the above heads, viz.:				
Accrued interest and interest due not collected.....			\$34,616 04	
Trust department advances.....			10,808 45	
				<u>45,425 89</u>
				<u>\$10,386,842 21</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	500,000 00
Undivided profits.....	491,114 95
Deposits in trust and general deposits	8,811,822 76
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$7,064 12
Rent accrued.	3,500 00
Excess book value over cost of investments	23,320 38
	<u>83,904 50</u>
	<u>\$10,386,842 21</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$378,247 48
Amount of interest paid to and credited depositors during the same period..	149,427 88
Amount of expenses of the institution during the same period,	100,468 48
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 3, 1898.....	60,000 00
Taxes paid during the year.....	1,500 00
Amount of deposits made by order of court.....	801,500 09
Number of deposits on which interest is allowed at this date...	1,576
Total amount of such deposits	\$7,806,447 74
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$100,529 95</u>

40. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[146 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York.]

CLARENCE H. KELSEY, President.

EDWARD O. STANLEY, Treasurer.

DIRECTORS.

ALEXANDER E. ORR,
JAMES D. LYNCH,
FREDERICK POTTER,
LOUIS WINDMULLER,
JOHN D. HICKS,
ELLIS D. WILLIAMS,
GEORGE G. WILLIAMS,
CHARLES A. PEABODY, Jr.,

CHARLES S. BROWN,
CHAS. R. HENDERSON,
BENJAMIN D. HICKS,
MARTIN JOOST,
CHARLES RICHARDSON,
CLARENCE H. KELSEY,
JOHN S. KENNEDY,

AUGUSTUS T. JUILLIARD,
WILLIAM M. INGRAHAM,
JOHN JACOB ASTOR,
JULIEN T. DAVIES,
CHARLES MATLACK,
ROBERT OLYPHANT,
WILLIAM J. EASTON,
S. V. R. CRUGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,881,930 43

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. government, reg., 1907...	\$300,000 00	\$339,000 00	\$324,000 00
New York city, 1908, 1911.....	200,000 00	200,000 00	200,000 00
Brooklyn city, 1936, 1937.....	500,000 00	535,000 00	515,000 00
Bond and Mortgage Guarantee Co. stock	25,000 00	46,250 00	31,250 00
	<u>\$1,025,000 00</u>	<u>\$1,120,250 00</u>	<u>\$1,070,250 00</u>

1,070,250 00

Amount loaned on collaterals..... 185,505 97

Real estate 170,000 00

Cash on deposit in banks or other moneyed institutions..... 445,381 23

Cash on hand..... 2,117 67

Amount of assets not included under any of the above heads,
viz.:

Accrued interest.....	\$39,929 00
Interest due and not collected.....	1,457 38
Premiums and examinations and search fees due.....	85,223 83
Other outstanding accounts	34,683 13
Plant (copy of real estate and tax records).....	450,000 00
	<u>611,298 33</u>

\$6,866,483 63

LIABILITIES.

Capital stock paid in, in cash \$2,500,000 00

Surplus fund..... 2,000,000 00

Undivided profits..... 253,496 55

Deposits in trust..... 3,986 55

General deposits..... 906,771 39

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits	\$10,454 88
Rents and expenses accrued (estimated).....	20,000 00
Money received from clients to pay taxes to complete contracts, etc.	621,774 26
Dividend payable January 3, 1898.....	50,000 00
	<u>702,229 14</u>

\$6,866,483 63

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year..... \$1, 08,979 63

Amount of interest paid to and credited depositors during the same period..... 23,939 64

Amount of expenses of the institution during the same period.	\$508,809 20
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 8, 1898	200,000 00
Taxes paid during the year	16,414 04
Number of deposits and accounts on which interest is allowed at this date.....	114
Total amount of such deposits and accounts.....	\$1,817,256 85
Rate of interest on same, 1 to 5 per cent.	

41. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1886.]

FRANCIS HENDRICKS, President.

JAMES BARNES, Secretary.

DIRECTORS.

FRANK HISCOCK,
JAMES BARNES,
FRANK H. HISCOCK,
LUCIUS M. KINNE,FRANCIS HENDRICKS,
GEORGE DOHENY,
ALFRED MERCER,
WILLIS PLATT,
GEORGE E. DANA,THOMAS MOLLOY,
JONATHAN KNEELAND,
GEORGE A. WOOD,
ALBERT K. HISCOCK.

RESOURCES.

Bonds and mortgages.....	\$378,456 06
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States coup. and reg., 1904 and 1907	\$150,000 00	\$170,125 00	\$160,550 00
St. L., Iron Mt. and So., 1881....	40,000 00	35,200 00	
Col., Hock. V. & Toledo, 1881....	10,000 00	7,400 00	
Mo., Kansas & Texas 1st, 1890 ..	40,000 00	35,600 00	
St. Louis & Southwestern, 1889.	20,000 00	14,600 00	
Louisville, N. A. & Chi. 1st, 1910	10,000 00	11,000 00	
Louisville, N. A. & Chi. (C. & I. div.) 1st, 1911	10,000 00	10,800 00	
Chi., Ind. and Louisville, 1947..	10,000 00	9,400 00	
Tenn., C. and I. (Bir. div.), 1917	20,000 00	16,800 00	
Evansville and Indiana 1st, 1924.	10,000 00	8,000 00	
Evansville & Indiana con., 1926.	10,000 00	7,500 00	
Kansas City & Pacific 1st, 1900..	20,000 00	14,200 00	
Montana Cent. 1st guar., 1937..	10,000 00	10,700 00	
Reading Co. general, 1937.	40,000 00	33,600 00	
Atchison, Col. and Pac. 1st, 1905	10,000 00	3,000 00	
Atchison, Topeka & Santa Fe general, 1905	37,000 00	32,030 00	369,304 75
Southern Ry. 1st con., 1904.....	30,000 00	27,600 00	
Chi. & E. Ill. gen. con. 1st, 1937	30,000 00	30,300 00	
Flint and Pere Marquette 1st, 1920	10,000 00	11,400 00	
Minn. and St. Louis 1st con., 1934	10,000 00	10,600 00	
Eliz., Lex. & Big Sandy guar., 1902.....	10,000 00	10,200 00	
Rio Grande and Western, 1930..	10,000 00	8,200 00	
Syracuse Chilled Plow Co., 1900	14,000 00	14,000 00	
Evansville & Terre Haute pfd	9,150 00	4,117 50	
St. Paul, Minn. and Man. stock	10,000 00	12,200 00	
Syracuse, Gen. & Corning stock	2,500 00	3,625 00	
Straight Line Engine Co. stock	1,700 00	1,955 00	
Whitman & Barnes Mfg. Co. stk	1,500 00	1,125 00	
	<u>\$385,850 00</u>	<u>\$536,177 50</u>	<u>\$529,754 75</u>

Amount loaned on collaterals	529,754 75
Amount loaned on personal securities, including bills purchased	194,517 27
Cash on deposit in banks or other moneyed institutions.....	150,978 53
Cash on hand.....	198,750 79
	<u>86,933 09</u>

Amount of assets not included under any of the above heads,
viz.:

Accrued interest.....	\$3,029 79	
Interest due and not collected	11,987 41	
Furniture and fixtures, safes in vault.....	50 00	
Railroad trustee account disbursement	17 84	
New York State Banking Company loan	30,000 00	
State Bank of Syracuse loan.....	955,508 12	
Excess of market value over book value of stocks and bonds.....	26,422 75	
		\$1,026,965 41
		\$2,556,355 90

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Undivided profits.....	141,561 63
Deposits in trust	140,462 47
General deposits.....	2,173,561 80
Other liabilities not included under any of the above heads, viz.: Rent accrued.....	750 00
	\$2,556,355 90

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$107,968 65
Amount of interest paid to and credited depositors during the same period	67,102 53
Amount of expenses of the institution during the same period	21,981 00
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, November 1.....	8,000 00
Taxes paid during the year	648 73
Amount of deposits made by order of court.....	140,462 47
Number of deposits on which interest is allowed at this date....	5,811
Total amount of such deposits.....	\$2,814,044 27
Rate of interest on same, 3 and 8½ per cent.	
Amount of bonds and mortgages purchased during the year...	\$49,500 00

42. UNION TRUST COMPANY OF JAMESTOWN.

[211 Main street; chartered 1894.]

J. S. PATTERSON, President.

FRANK MERZ, Cashier.

DIRECTORS.

J. S. PATTERSON,
SAMUEL BRIGGS,
CHARLES W. MACE,
P. C. HOUSTON,
CHARLES A. TRACY,

CHARLES M. MOORE,
CHARLES E. MORSE,
CHARLES J. JENNER,
JOHN B. SHAW,
FRANK MERZ,

FRANK B. BUSH,
H. R. LEWIS,
HARRISON PIKE,
CYRUS E. JONES,
FRED. P. HALL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$320,527 06
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States govt. 4 per ct.....	\$100,000 00	\$124,000 00	\$120,000 00
City of Jamestown	33,610 01	33,610 01	33,610 01
Chautauqua county warrants..	3,527 50	3,527 50	3,527 50
Township war'ts. Chautauq. Co.	\$82 00	382 00	382 00
Township bond of Bustl.....	950 00	950 00	950 00
	\$138,470 50	\$106,470 50	\$158,470 50
			158,470 50

UNION TRUST COMPANY OF NEW YORK CITY.

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Amount loaned on collaterals	\$111,822 80
Amount loaned on personal securities, including bills purchased	190,878 66
Real estate	20,800 00
Cash on deposit in banks or other moneyed institutions	58,084 47
Cash on hand	24,904 91
Amount of assets not included under any of the above heads, viz :	
Furniture and fixtures	\$850 00
Safe deposit vaults, etc.	5,000 00
Building, repairs on banking house.....	3,028 07
	8,878 07

\$328,811 58

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits	22,046 27
Deposits in trust	8,976 89
General deposits.....	702,288 93
	<u>\$828,811 58</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$43,861 43
Amount of interest paid to and credited depositors during the same period	21,570 49
Amount of expenses of the institution during the same period	15,059 04
Amount of dividends on capital stock declared during the year, payable January 1 and June 30	6,000 00
Taxes paid during the year.....	725 75
Amount of deposits made by order of court.....	8,470 84
Number of deposits on which interest is allowed at this date ..	2,386
Total amount of such deposits	\$585,415 07
Rate of interest on same, 3 and 4 per cent.	
Amount of bonds and mortgages purchased during the year ..	<u>\$90,497 11</u>

43. UNION TRUST COMPANY OF NEW YORK CITY.

[80 Broadway; chartered 1864]

EDWARD KING, President.

JOHN V. B. THAYER, Secretary.

DIRECTORS.

WM. WHITEWRIGHT,	GEORGE B. CARIART,	E. B. WESLEY,
G. G. WILLIAMS,	R. T. WILSON,	SAMUEL F. BARGER,
CHAUNCEY M. DEPEW,	AUGUSTUS LOWELL,	D. H. McALPIN,
W. EMLEN ROOSEVELT,	WILLIAM ALEX. DUER,	CHARLES H. LELAND,
ROBERT GOELET,	AUGUSTUS W. KELLEY,	JAMES T. WOODWARD,
EDWARD KING,	C. D. WOOD,	HENRY W. MAXWELL,
AMASA J. PARKER,	H. VAN RENSSELAER KENNEDY,	N. PARKER SHORTRIDGE.
	JAMES H. OGILVIE,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,157,516 87
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$1,200,000 00	\$1,364,000 00	\$1,200,000 00
Debenture of Cherokees Outlet	500,000 00	500,000 00	500,000 00
New York State.	500,000 00	516,000 00	500,000 00
New York City	2,656,000 00	2,691,327 50	2,630,400 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y. C. and H. R. R. Co...	\$35,000 00	\$101,150 00	\$35,000 00
Columbia University	800,000 00	800,000 00	800,000 00
Chicago, R. I. & Pacific Ry. Co.	20,000 00	21,000 00	21,000 00
Penn. Co. 3¼ per cent. ctfs ...	1,387,000 00	1,417,554 15	1,417,554 15
Union Pacific Ry. Co. coll. trust			
gold notes	339,000 00	146,020 00	127,125 00
	<u>\$7,487,000 00</u>	<u>\$7,557,051 65</u>	<u>\$7,281,079 15</u>
Amount loaned on collaterals			\$7,281,079 15
Amount loaned on personal securities, including bills purchased			26,938,162 50
Overdrafts			497,083 34
Real estate			93 87
Cash on deposit in banks or other moneyed institutions			1,900,000 00
Cash on hand			1,298,095 67
Amount of assets not included under any of the above heads,			8,029,766 28
viz.:			
Difference in market value and book value of stocks and			
bonds		\$275,972 50	
Accrued interest		177,965 82	
Accrued commissions		15,024 54	
Advances to trusts		11,128 65	
			<u>480,111 51</u>
			<u>\$43,581,908 49</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	5,392,685 07
Deposits in trust	36,747,660 89
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits	\$358,009 31
Expenses accrued	1,000 00
Certified and coupon checks outstanding	82,553 22
	<u>441,562 53</u>
	<u>\$43,581,908 49</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,326,448 78
Amount of interest paid to and credited depositors during the same period	622,865 40
Amount of expenses of the institution during same period. ...	206,175 57
Amount of dividends on capital stock declared during the year, payable January 10, April 10, July 10, October 10. ...	320,000 00
Taxes paid during the year	32,970 88
Amount of deposits made by order of court	140,657 58
Number of deposits on which interest is allowed at this date ..	2,970
Total amount of such deposits	\$35,084,677 51
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$230,400 00</u>

44. UNION TRUST COMPANY OF ROCHESTER.

[25 State street; chartered 1897.]

ERICKSON PERKINS, President.

FREDERICK W. ZOLLER, Secretary.

DIRECTORS.ERICKSON PERKINS,
BENJAMIN E. CHASE,
FRANK H. CLEMENT,
FREDERICK W. ZOLLER,
GILMAN H. PERKINS,E. S. ETTENHEIMER,
IRVING ROUSE,
CHARLES B. HUDSON,
W. W. DAKE,FRANK TAYLOR,
GEO. C. SEAGER,
A. E. WOLFF,
J. E. McKELVEY,
THOMAS BROWN.**FINANCIAL.****RESOURCES.**

Bonds and mortgages \$19,927 62
 Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Estimated. market value.	Book value.	
United States government	\$300,000 00	\$230,000 00	\$230,000 00	
West Side sewer and town of Gates	80,000 00	30,900 00	31,009 50	
Genesee Valley Club 1st mtg. ...	15,000 00	12,000 00	12,000 00	
Central Bank, Rochester, N. Y.,	10,000 00	12,000 00	11,500 00	
	<u>\$255,000 00</u>	<u>\$284,900 00</u>	<u>\$284,509 50</u>	284,509 50
Amount loaned on collaterals.....				77,908 00
Amount loaned on personal securities, including bills purchased				231,299 91
Due from banks.....				218,553 10
Cash on deposit in banks or other moneyed institutions.				203,301 33
Cash on hand.....				81,547 53
Amount of assets not included under any of the above heads, viz.:				
Accrued interest.....			\$2,096 33	
Checks for next day's exchanges			84,034 10	
				<u>86,130 43</u>
				<u>\$1,143,177 42</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus fund.....	20,000 00
Undivided profits.....	2,273 24
General deposits.....	895,991 86
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$591 20
Due banks for collections.....	24,322 12
	<u>24,913 32</u>
	<u>\$1,143,177 42</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$4,208 07
Amount of expenses of the institution during the same period	1,559 33
Number of deposits on which interest is allowed at this date..	879
Total amount of such deposits	\$660,500 00
Rate of interest on same, 3 and 4 per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$19,927 62</u>

1897

45. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[59 Cedar street; chartered 1871.]

GEORGE W. YOUNG, President.

ARTHUR TURNBULL, Treasurer.

DIRECTORS.

SAMUEL D. BABCOCK,
WILLIAM P. DIXON,
CHAS. R. HENDERSON,
GUSTAV E. KISSEL,
ROBERT OLYPHANT,
ROBERT A. GRANNISS,

JAMES J. HILL,
LUTHER KOUNTZE,
THEODORE MORFORD,
JAMES TIMPSON,
CHARLES D. DICKEY,
CHARLTON T. LEWIS,

RICHARD A. McCURDY,
GEORGE W. YOUNG,
DUMONT CLARKE,
DAVID DOWS, Jr.,
GEORGE G. HAVEN, Jr.,
CHARLES M. PRATT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,080,014 74
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States reg. & coupon...	\$1,500,000 00	\$1,917,125 00	\$1,890,000 00
New York city	625,000 00	613,795 00	613,795 00
Brook. Wharf & Warehouse Co.	264,000 00	253,720 00	256,905 43
Brook. Wharf & Ware. Co. pfd. stock	340,000 00	238,000 00	238 000 00
Lawyers' Surety Co. stock	26,000 00	26,260 00	26,273 75
Erie R. R. prior lien.	150,000 00	139,312 50	135,000 00
West Chicago St. Ry. cons.	42,000 00	41,160 00	39,850 00
American Malting Co. stock	150,000 00	87,000 00	87,000 00
Staten Isl. Elect. R. R. car trust notes	30,000 00	27,000 00	27,000 00
Warrants	31,150 04	31,150 04	31,150 04
	<u>\$3,158,150 04</u>	<u>\$3,379,522 54</u>	<u>\$3,343,974 22</u>

Amount loaned on collaterals..... 3,343,974 23
Amount loaned on personal securities, including bills purchased 4,468,713 64
Real estate... 52,515 66
Cash on deposit in banks or other moneyed institutions..... 214,000 00
Cash on hand..... 1,283,400 41
Amount of assets not included under any of the above heads, viz : 30,574 58

Foreign department \$497,400 00
Accrued interest..... 237,888 06

735,288 66

\$16,207,481 91

LIABILITIES.

Capital stock paid in, in cash..... \$3,000,000 00
Surplus fund 1,250,000 00
Undivided profits 143,158 71
Deposits in trust..... 1,123,784 87
General deposits..... 6,155,297 95
Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits and mortgage trust bonds... \$104,803 51
Certifications..... 27,356 87
Mortgage trust bonds, series A-E 5 000,000 00
Foreign department..... 397,400 00

5,580,250 38

\$16,207,481 91

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$949,233 78
Amount of interest paid to and credited depositors during the same period	208,325 60
Amount of expenses of the institution during the same period	116,787 16
Amount of dividends on capital stock declared during the year payable July 1, 1897, January 3, 1898.....	120,000 00
Taxes paid during the year.....	2,772 45
Amount of deposits made by order of court.	288,905 07
Number of deposits on which interest is allowed at this date...	879
Total amount of such deposits.....	\$6,680,350 28
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$1,733,139 89

46. UNITED STATES TRUST COMPANY OF NEW YORK.

[45 and 47 Wall street; chartered 1853.]

JOHN A. STEWART, President.

HENRY L. THORNELL, Secretary.

DIRECTORS.

SAMUEL SLOAN,
D. WILLIS JAMES,
JOHN A. STEWART,
JOHN HANSEN RHOADES,
ANSON PHELPS STOKES,
JOHN CLONRY BROWN,
JOHN J. PHELPS,
EDWARD COOPER,

W. BAYARD CUTTING,
CHARLES S. SMITH,
WILLIAM ROCKEFELLER,
ALEXANDER E. ORIL,
WILLIAM H. MACY, Jr.,
WILLIAM D. SLOANE,
GUSTAV H. SCHWAB,
FRANK LYMAN,

GEORGE F. VIETOR,
WM. WALLHOF ASTOR,
JAMES STILLMAN,
JOHN CLAFIN,
DANIEL LORD,
JOHN S. KENNEDY,
D. O. MILLS,
LEWIS CASS LEDYARD.

RESOURCES.

Bonds and mortgages	\$4,884,583 88
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States	\$6,650,000 00	\$7,340,250 00	\$7,087,019 77
State of New York	500,000 00	500,000 00	500,000 00
City of New York	3,868,000 00	3,984,167 20	3,920,857 20
Columbia College.	1,000,000 00	1,000,000 00	1,000,000 00
Ref'd Prot. Dutch Church bds..	200,000 00	200,000 00	200,000 00
Seaboard & Ro'noke 1st mtg. bds.	415,000 00	415,000 00	374,500 00
N. Y., Chic. & St. L. equipm't.	130,000 00	130,000 00	130,000 00
Union Pacific coll. trust notes .	8,250 00	8,250 00	8,250 00
Central of Ga. R. R. cons. bds.	225,000 00	202,500 00	204,750 00
Illinois Central Ry. 2-10 bonds..	250,000 00	250,000 00	250,000 00
Illinois Central Ry. 3½ p. c bds.	40,000 00	46,000 00	41,889 26
Chicago, R. I. & Pacific deben.	250,000 00	202,500 00	202,500 00

\$13,542,250 00	\$14,292,067 20	\$13,929,766 23
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13,929,766 23

Amount loaned on collaterals.....	20,866,512 50
Amount loaned on personal securities, including bills purchased	11,629 999 88
Real estate.....	1,000,000 00
Cash on deposit in banks or other moneyed institutions.....	2,941,838 11
Amount of assets not included under any of the above heads, viz :	

Difference in book value and market value of stocks and bonds	\$362,900 97
Accrued interest.....	384,497 67

749,398 64

\$56,002,098 19

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund.....	9,846,452 57

Undivided profits.....	\$363,900 97
Deposits in trust and general deposits.....	42,875,835 04
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$811,759 08
Taxes accrued.....	10,000 00
Rebate interest on bills purchased.....	98,150 58
Expenses accrued, estimated.....	2,500 00
	917,409 61
	<u>\$56,002,098 19</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$2,263,489 71
Amount of interest paid to and credited depositors during the same period.....	918,547 86
Amount of expenses of the institution during the same period.....	132,158 21
Amount of dividends on capital stock declared during the year, payable January and July.....	800,000 00
Taxes paid during the year.....	88,780 97
Amount of deposits made by order of court.....	211,827 80
Number of deposits on which interest is allowed at this date....	2,467
Total amount of such deposits.....	\$41,948,265 35
Rate of interest on same, 1 and 8 per cent.	

47. WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[280 Broadway; chartered 1889.]

DAVID M. MORRISON, President.

FRANCIS H. PAGE, Secretary.

DIRECTORS.

CHARLES F. CLARK,
LUCIUS K. WILMERDING,
GEORGE H. PRENTISS,
JOHN F. ANDERSON, Jr.,
WILLIAM WHITING,
P. C. LOUNSBURY,

CHARLES H. RUSSELL,
GEO. AUSTIN MORRISON,
DAVID B. POWELL,
H. J. S. HALL,
DAVID M. MORRISON,

JOSEPH C. RALDWIN,
SETH E. THOMAS,
J. FRED'K CHAMBERLIN,
CLARENCE W. SEAMANS,
CHARLES F. CUTLER,
CARL SCHEFER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$151,100 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States.....	\$275,000 00	\$314,187 50	\$314,131 05
City of New York.....	550,000 00	502,750 00	502,763 78
Ind., Decatur & Western.....	5,000 00	5,100 00	5,000 00
Memphis & Charleston.....	5,000 00	4,500 00	4,500 00
Brooklyn Union Gas.....	10,000 00	11,000 00	11,000 00
Union Ferry.....	10,000 00	10,400 00	10,475 00
Metropolitan Street Ry.....	5,000 00	5,500 00	5,237 50
Chic. Term. Trans certfs.....	80,000 00	12,600 00	12,600 00
Southern Railway.....	10,000 00	9,200 00	9,462 50
Central Union Gas.....	25,000 00	25,000 00	25,800 00
American Cotton Oil pfd.....	30,000 00	21,000 00	18,300 00
Ev. & Terre Haute.....	13,333 33	2,666 66	2,666 66
Third Ave. R. R.....	10,000 00	15,500 00	15,000 00
Brooklyn City R. R.....	2,500 00	4,750 00	4,712 50
Pullman Palace Car Co.....	15,000 00	25,500 00	26,768 75
Chic., Burlington & Quincy.....	20,000 00	19,800 00	19,700 00
Chicago, Mil. & St. Paul.....	10,000 00	9,400 00	9,837 50
Chicago, R. I. & Pacific.....	20,000 00	18,000 00	18,425 00
Illinois Central.....	10,000 00	10,300 00	10,587 50
New York Central.....	10,000 00	10,600 00	10,712 50
	<u>\$1,065,833 33</u>	<u>\$1,037,754 16</u>	<u>\$1,037,680 94</u>

1,037,680 94

Amount loaned on collaterals.....	\$3,818,600 00
Amount loaned on personal securities, including bills purchased	106,850 00
Cash on deposit in banks or other moneyed institutions.....	452,411 02
Cash on hand.....	2,806 41
Amount of assets not included under any of the above heads, viz.:	
Difference in book value and market value of stocks and bonds.....	\$73 92
Accrued interest.....	40,969 54
	41,068 46
	<u>\$5,605,011 18</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	500,000 00
Undivided profits....	63,062 27
General deposits and deposits in trust.....	4,526,092 55
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$15,606 31
Taxes accrued.....	250 00
	15,856 81
	<u>\$5,605,011 18</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$228,166 58
Amount of interest paid to and credited depositors during the same period....	95,828 42
Amount of expenses of the institution during the same period	85,487 73
Amount of dividends on capital stock declared during the year, payable January 2, 1897, July 1, 1897.....	35,000 00
Taxes paid during the year.....	2,854 74
Number of deposits on which interest is allowed at this date...	650
Total amount of such deposits.....	\$4,410,957 30
Rate of interest on same, 1 to $3\frac{1}{4}$ per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$10,000 00</u>

Statement of the Condition of the Trust Companies of the State of New York on the morning of July 1, 1897.

NAMES.	RESOURCES.					
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on securities, in banks or through brokers, purchased.	Due from banks or other moneyed institutions.	Cash on deposit in banks or other moneyed institutions.
American Deposit and Loan Company, New York city	\$23,523 90	\$622,680 44	\$5,817,795 96	\$1,897 64	.....	\$295,136 54
Atlantic Trust Company, New York city	220,200 00	1,251,265 81	3,613,047 17	115,744 43	.....	961,662 74
Binghamton Trust Company, Binghamton	575,367 76	671,500 19	106,540 72	533,482 75	.....	315,645 76
Brooklyn Trust Company, Brooklyn	62,500 00	3,086,041 19	7,673,718 00	996,326 63	.....	997,869 01
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	443,576 71	108,000 00	825,998 00	.....	82,500 00	273,384 11
Central Trust Company, New York city	125,840 80	10,367,696 36	18,313,387 67	820,600 00	.....	6,642,385 87
Chautauque County Trust Company, Jamestown	97,438 00	168,500 00	225,871 43	751,596 54	290,594 65	.....
Colonial Trust Company, New York city	103,455 51	36,351 25	19,329 76	365,110 59	.....	31,873 92
Colonial Trust Company, Newburgh	84,000 00	1,929,320 82	8,852,788 10	321,280 88	37,000 00	780,825 14
Continental Trust Company, New York city	83,468 50	22,300 00	38,000 15	227,656 99	.....	9,068 74
Farmers' Loan and Trust Company, New York city	915,000 00	6,758,440 19	17,737,960 99	2,700,000 00	949 79	1,444,938 33
Fidelity Trust and Guarantee Company of Buffalo	1,116,111 96	1,170,443 19	1,822,000 99	.....	.....	1,519,408 59
Franklin Trust Company, Brooklyn	295,100 00	2,567,790 30	1,514,126 29	606,529 23	.....	3,342,863 96
Guaranty Trust Company of New York, New York city	35,000 00	8,241,105 24	5,896,729 60	358,240 10	.....	644,873 42
Hamilton Trust Company, Brooklyn	663,533 05	1,498,952 00	2,469,432 71	95,956 32	.....	56,332 50
Holland Trust Company, New York city	131,755 00	365,750 94	30,644 05	20,313 67	.....	404,640 08
Home Trust Company, New York city	767,400 00	1,229,438 57	3,457,844 54	466,710 64	.....	1,701,984 05
Kings County Trust Company, Brooklyn	289,000 00	2,990,320 59	8,074,233 89	151,745 00	.....	1,360,302 61
Knickerbocker Trust Company, New York city	274,720 00	1,491,625 00	1,496,440 00	81,000 00	.....	1,360,333 26
Long Island Loan and Trust Company, Brooklyn	8,000 00	2,459,846 08	1,937,678 87	381,573 10	.....	966,264 94
Manufacturers' Trust Company, Brooklyn	147,000 00	1,595,701 98	1,134,853 47	150,363 57	.....	2,528,539 71
Marine Trust Company, New York city	496,365 93	4,297,533 80	17,852,449 36	.....	54,323 25	2,528,539 71
Metropolitan Trust Company, New York city	2,461,060 67	1,685,452 36	.....	.....	481,800 00	2,528,539 71
New York Life Insurance and Trust Company, New York city	3,752,784 50	11,867,473 36	8,118,275 10	439,556 05	.....	2,528,539 71
New York Security and Trust Company, New York city	497,700 00	4,006,218 41	4,269,559 79	1,061,047 24	.....	607,447 46
Orange County Trust and Safe Deposit Company, Middletown	101,597 97	3,135,017 84	2,562,888 88	59,237 83	7,361 75	5,424,316 17
People's Trust Company, Brooklyn	701,013 21	3,785,233 31	2,562,888 88	810,355 15	.....	100,178 77
Real Estate Trust Company, New York city	351,000 00	1,464,667 40	2,439,684 59	169,960 10	.....	720,762 75
Rochester Trust Company and Safe Deposit Company, Rochester	543,527 22	1,615,548 66	2,587,128 04	.....	160,000 00	699,058 45
Security Trust Company of Rochester, Rochester	229,975 00	9,865,425 00	6,574,477 63	19,585 66	144,587 37	599,208 45
Third Guaranty Trust Company, New York city	3,593,548 00	1,079,791 69	8,671,111 67	45,500 00	80,000 00	303,772 60
Trust and Deposit Company of Onondaga, Syracuse	334,055 52	631,190 25	275,164 55	160,530 26	37,112 42	1,701,590 46
Union Trust Company of Jamestown	534,256 02	128,299 30	128,299 30	74,592 81	20,000 00	119,700 33
United States Mortgage and Trust Company, New York city	2,170,616 67	7,008,354 75	18,611,669 75	351 26	.....	48,368 93
United States Trust Company, New York city	5,412,282 62	2,062,779 67	5,898,401 89	108,665 61	1,900,000 00	2,112,055 11
Washington Trust Company, New York city	4,366,063 33	15,381,100 98	19,450,512 50	13,577,485 66	217,370 00	2,423,522 30
Washington Trust Company, New York city	.....	619,327 41	8,603,400 00	16,300 00	1,000,000 00	2,024,907 27
Totals	\$52,624,319 13	\$16,536,356 39	\$176,370,292 97	\$34,540,201 28	\$390,105 51	\$57,068,128 45

* Has not yet begun business.

Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	RESOURCES.			LIABILITIES.			
	Cash on hand.	Other assets.	Total resources.	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.	Deposits in trust.
American Deposit and Loan Company, New York city.....	\$11,601 55	\$125,516 90	\$6,989,342 82	\$500,000 00	\$236,066 20	\$282,421 16	\$80,500 24
Atlantic Trust Company, New York city.....	85 03	211,130 97	6,442,227 15	1,000,000 00	1,000,000 00	190,131 77	64,717 12
Binghamton Trust Company, Binghamton.....	83,329 41	88,225 95	2,114,271 12	30,000 00	1,000,000 00	*1,360,358 87	875,747 12
Brooklyn Trust Company, Brooklyn.....	107,447 82	290,308 20	13,312,411 17	1,000,000 00	1,000,000 00	36,000 00	7,502,175 20
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	65,662 39	79,357 47	37,458,590 45	1,000,000 00	6,679,840 07	51,300 55	16,855 72
Central Trust Company, New York city.....	43,557 54	37,458,590 45	1,688,945 06	300,000 00	30,000 00	11,813 20	419,374 19
Colonial Trust Company, New York city.....	58,657 20	60,621 07	.....	100,000 00	250,000 00	103,066 77	31,697,825 87
Columbus Trust Company, Newburgh.....	16,367 53	3,881 28	484,187 27	500,000 00	10,000 00	7,359 32	31,697,825 87
Continental Trust Company, New York city.....	4,515 11	68,229 95	6,606,346 50	100,000 00	10,000 00	103,066 77	31,697,825 87
Delaware Loan and Trust Company, Walton.....	5,648 81	10,518 63	394,305 78	100,000 00	10,000 00	7,359 32	31,697,825 87
Farmers' Loan and Trust Company, New York city.....	3,198 34	1,076,297 75	37,451,188 92	1,000,000 00	4,889,856 11	.....	31,697,825 87
Fidelity Trust and Guarantee Company of Buffalo.....	72,984 44	32,005 09	5,677,366 13	1,000,000 00	362,678 14	.....	31,697,825 87
Franklin Trust Company, Brooklyn.....	47,623 09	649,630 47	18,791,670 35	2,000,000 00	2,000,000 00	631,675 34	391,749 51
Guaranty Trust Company of New York.....	40,290 07	58,198 67	5,335,464 91	500,000 00	454,000 00	17,994 16	31,697,825 87
Holland Trust Company, New York city.....	713 84	20,066 17	1,141,044 06	500,000 00	55,368 23	.....	31,697,825 87
Itasca Trust Company, Itasca.....	18,080 85	39,657 13	664,599 56	100,000 00	700,000 00	.....	31,697,825 87
Kings County Trust Company, Brooklyn.....	82,966 46	245,228 14	6,962,243 38	50,000 00	700,000 00	.....	31,697,825 87
Knickerbocker Trust Company, New York city.....	94,823 79	177,388 99	13,542,000 91	1,000,000 00	700,000 00	.....	31,697,825 87
Long Island Loan and Trust Company, Brooklyn.....	246,536 24	171,612 90	4,136,358 25	1,000,000 00	300,000 00	.....	31,697,825 87
Manhattan Trust Company, New York city.....	39,320 99	271,626 47	4,318,289 95	200,000 00	500,000 00	.....	31,697,825 87
Manufacturers Trust Company, New York city.....	30,008 02	137,110 17	30,246,292 94	2,000,000 00	2,500,000 00	285,257 43	31,697,825 87
Metropolitan Trust Company, New York city.....	30,008 02	137,110 17	14,806,292 02	1,000,000 00	1,140,468 83	.....	31,697,825 87
Nassau Trust Company of the City of Brooklyn.....	18,445 68	22,657 50	3,072,974 16	500,000 00	2,782,079 66	271,580 77	3,341,255 12
New York Life Insurance and Trust Company, New York city.....	2,300,000 00	1,241,069 43	32,557,261 39	1,000,000 00	2,782,079 66	43,161 14	28,361,268 82
New York Security and Trust Company, New York city.....	19,003 43	138,825 70	15,969,464 70	1,000,000 00	1,250,000 00	285,163 04	12,738,644 16
Orange County Trust and Safe Deposit Company, Middletown.....	47,869 54	20,805 30	8,810,225 29	1,000,000 00	1,000,000 00	119,594 87	211,703 67
People's Trust Company, Brooklyn.....	9,769 61	32,747 31	5,187,086 12	200,000 00	250,000 00	99,483 49	4,330,556 76
Real Estate Trust Co., New York city.....	183,277 43	92,181 22	6,063,756 21	200,000 00	130,000 00	411,255 28	211,524 70
Security Trust Company of Rochester, Rochester.....	70,601 99	53,156 03	10,397,091 76	200,000 00	500,000 00	53,036 31	57,144 06
The State Trust Company, New York city.....	19,720 20	45,882 39	10,397,091 76	500,000 00	2,000,000 00	469,088 69	2,336,459 91
Title Guaranty and Trust Company, New York city.....	4,028 73	631,007 26	2,398,288 01	100,000 00	2,000,000 00	183,259 96	38,579 19
Trust and Deposit Company of Onondaga, Syracuse.....	87,331 45	873,195 67	2,398,288 01	100,000 00	2,000,000 00	183,259 96	38,579 19
Union Trust Company of Jamestown.....	21,646 50	27,949 26	98,728 21	100,000 00	5,385,950 43	.....	3,887 17
United States Mortgage and Trust Company, New York city.....	3,000,000 00	231,811 98	15,914,724 77	2,000,000 00	1,100,000 00	198,101 43	1,065,760 56
United States Trust Company, New York city.....	49,568 04	743,157 63	56,545,127 57	2,000,000 00	9,692,884 41	334,904 95	43,591,188 89
Washington Trust Company, New York city.....	2,859 50	40,472 49	5,398,473 51	500,000 00	500,000 00	38,626 72	4,313,523 41
Totals.....	\$7,179,067 97	\$9,111,931 96	\$443,465,620 14	\$30,800,000 00	\$45,136,234 05	\$7,317,319 45	\$45,136,663 31

† Has not yet begun business.

* Includes surplus.

Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	LIABILITIES.		SUPPLEMENTARY.	
	General deposits.	Other liabilities.	Total liabilities.	Debits guaranteed and liability thereon.
American Deposits and Loan Company, New York city	\$5,938,451.57	\$263,020.10	\$6,201,471.67	\$180,961.95
Atlantic Trust Company, New York city	1,719,257.73	96,273.98	1,815,531.71	42,566.34
Binghamton Trust Company, Binghamton	1,001,525.86	19,445.48	1,020,971.34	42,566.34
Brooklyn Trust Company, Brooklyn	10,657,919.98	96,240.20	10,754,160.18	194,351.96
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	684,384.01	58,167.08	742,551.09	53,011.85
Central Trust Company, New York city	21,856,145.98	447,219.17	22,303,365.15	519,842.67
Chautauque County Trust Company, Jamestown	967,806.21	320,980.58	1,288,786.79	11,399.24
Columbia Trust Company, New York city	317,981.30	9,577.65	327,558.95	7,085.13
Continental Trust Company, Newburgh	5,316,796.99	86,998.52	5,403,795.51	107,249.96
Delaware Loan and Trust Company, New York city	342,967.82	34,608.54	377,576.36	29,621.35
Farmers' Loan and Trust Company, New York city	4,816,498.46	164,006.34	4,980,504.80	1,401,051.01
Fidelity Trust and Guarantee Company of Buffalo	5,292,740.94	9,412.57	5,302,153.51	112,861.57
Franklin Trust Company, Brooklyn	13,297,252.71	40,419.56	13,337,672.27	283,646.47
Guaranty Trust Company of New York, New York city	4,391,365.76	226,881.70	4,618,247.46	959,258.91
Holland Trust Company, New York city	623,870.19	421,001.46	1,044,871.65	231,762.97
Ithaca Trust Company, Ithaca	4,777,553.70	115,092.35	4,892,646.05	31,751.12
Kings County Trust Company, Brooklyn	9,892,495.30	95,802.55	9,988,297.85	257,638.72
Knickerbocker Trust Company, New York city	5,169,604.75	53,843.84	5,223,448.59	469,348.43
Long Island Loan and Trust Company, Brooklyn	4,584,557.66	9,000.00	4,593,557.66	174,069.34
Manhattan Trust Company, New York city	3,161,211.99	30,446.35	3,191,658.34	81,579.37
Metropolitan Trust Company, New York city	23,519,299.60	99,100.00	23,618,399.60	279,453.85
Metropolitan Trust Company, New York city	12,590,863.85	74,979.26	12,665,843.11	81,579.37
Metropolitan Trust Company, New York city	1,817,183.44	35,552,511.30	37,369,694.74	445,017.12
Metropolitan Trust Company, New York city	32,640.18	15,960,044.70	16,000,000.00	1,850,823.48
New York Life Insurance and Trust Company, New York city	4,601.00	8,316,055.12	8,320,656.12	70,500.00
New York Security and Trust Company, New York city	102,167.35	5,167,086.93	5,269,254.28	657,964.01
Orange County Trust and Safe Deposit Company, Middletown	5,885,269.33	7,066.08	5,892,335.41	43,089.42
People's Trust Company, Brooklyn	5,239,996.23	813.50	5,240,809.73	353,430.86
Real Estate Trust Company, New York city	1,857,769.41	57,837.44	1,915,606.85	190,319.54
Rockefeller Trust Company, New York city	6,830,575.20	683,750.00	7,514,325.20	275,564.27
Rockefeller Trust Company, Rochester	2,470,957.60	683,750.00	3,154,707.60	112,031.99
Rockefeller Trust Company, Rochester	631,857.60	417,250.81	1,049,108.41	49,567.93
Rockefeller Trust Company, New York city	29,325,819.76	4,603,204.20	33,929,023.96	101,715.04
Rockefeller Trust Company, New York city	7,977,628.52	956,109.12	8,933,737.64	21,580.93
Rockefeller Trust Company, New York city	1,112,897.15	1,112,897.15	2,225,794.30	63,449.06
Rockefeller Trust Company, New York city	217,262.67	217,262.67	434,525.34	175,354.14
Totals	\$26,575,551.04	\$11,385,849.29	\$37,961,400.33	\$9,519,960.15

• Has not yet begun business.

SUPPLEMENTARY.

NAMES.

NAMES.	Expenses for year.	Dividends on capital declared for year.	Taxes paid during the year.	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
American Deposit and Loan Company, New York city	\$19,020 26	\$15,040 00	\$3,999 36	\$596 03	\$5,938,451 37	.....
Atlantic Trust Company, New York city	51,571 76	80,000 00	3,886 10	30,158 56	4,114,025 17	.....
Binghamton Trust Company, Binghamton	11,268 62	160,000 00	4,000 00	5,592 04	1,398,555 32	\$46,056 00
Brooklyn Trust Company, Brooklyn	85,381 96	12,000 00	1,912 62	95,088 32	10,370,545 50	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	25,375 61	500,000 00	74,786 38	16,477 15	1,432,346 00	44,400 00
Central Trust Company, New York city	172,521 12	9,000 00	.....	16,585 72	26,434,522 87	27,000 00
Chemung County Trust Company, Jamestown	5,477 74	6,000 00	.....	.....	344,540 59	89,286 68
Columbus Trust Company, Newburgh	4,441 97	30,000 00	1,746 84	.....	237,651 08	.....
Continental Trust Company, New York city	60,698 90	30,000 00	1,112 04	138,500 66	6,383,054 84	70,000 00
Delaware Loan and Trust Company, Walton	5,656 34	300,000 00	1,512 67	.....	179,484 56	8,570 66
Fidelity Trust and Guaranty Company, New York city	174,717 12	80,000 00	20,211 60	81,672 19	29,992,918 16	.....
Franklin Trust Company, New York city	24,068 61	915 00	71,181 76	.....	4,097,852 08	71,754 30
Hamilton Trust Company, Brooklyn	142,505 36	80,000 00	16,235 45	2,859 98	5,141,573 29	104,000 00
Hamilton Trust Company, New York city	46,327 14	40,000 00	1,030 00	.....	12,444,824 77	.....
Holland Trust Company, New York city	23,764 38	3,000 00	2,176 19	13,622 71	4,361,865 76	83,943 05
Ithaca Trust Company, Ithaca	7,672 67	40,000 00	1,119 28	.....	114,174 96	.....
Kings County Trust Company, Brooklyn	53,506 84	40,000 00	1,000 00	.....	485,510 08	54,850 00
Knickerbocker Trust Company, New York city	129,846 12	60,000 00	2,014 44	340,710 12	4,686,894 41	100,000 00
Long Island Loan and Trust Company, Brooklyn	26,554 11	40,000 00	4,159 89	.....	8,150,486 16	7,000 00
Manhattan Trust Company, New York city	16,463 71	50,000 00	2,081 25	393,204 95	3,636,686 72	.....
Mercantile Trust Company, New York city	71,548 95	200,000 00	12,007 47	65,354 57	22,632,162 35	148,000 00
Metropolitan Trust Company, New York city	11,967 09	15,000 00	5,693 61	.....	11,994,478 18	.....
Nassau Trust Company of the City of Brooklyn	102,054 26	400,000 00	20,749 05	188,701 28	26,334,838 15	3,000 00
New York Life Insurance and Trust Company, New York city	82,448 13	100,000 00	2,500 00	91,579 34	12,692,459 52	248,500 00
New York Security and Trust Company, New York city	7,382 77	6,000 00	2,912 45	101,855 08	564,785 76	27,600 00
Orange County Trust and Safe Deposit Company, Middletown	25,581 25	80,000 00	2,817 20	19,885 24	6,031,390 17	2,468 21
People's Trust Company, Brooklyn	19,825 58	20,000 00	5,223 49	66,961 75	4,525,750 20	150,000 00
Rochester Trust and Safe Deposit Company, Rochester	14,574 40	12,000 00	6,992 36	299,302 19	1,558,194 61	1,104 04
Rochester Trust and Safe Deposit Company, Rochester	105,833 99	60,000 00	1,500 00	.....	7,763,674 76	.....
Security Trust Company, New York city	408,293 54	200,000 00	11,796 64	.....	1,185,074 45	.....
Title Guarantee and Trust Company of Onondaga, Syracuse	20,463 84	8,000 00	1,192 64	.....	2,138,942 88	178,900 00
Trust and Deposit Company of Jamestown	10,632 89	320,000 00	1,054 11	145,508 07	532,766 14	124,111 96
Union Trust Company of New York, New York city	215,344 16	120,000 00	31,896 94	283,217 02	28,040,622 42	138,500 00
United States Mortgage Investment Company, New York city	170,619 63	30,000 00	2,922 45	182,102 04	8,258,814 39	1,066,528 00
United States Trust Company, New York city	55,175 96	30,000 00	3,756 70	.....	4,348,124 31	25,000 00
Washington Trust Company, New York city	.....	.....	.....	.....	.....	37,000 00
Totals	\$2,982,344 02	\$3,895,915 00	\$327,541 97	\$2,617,187 87	\$236,166,256 87	\$5,326,379 97

Has not yet begun business.

Statement of the Condition of the Trust Companies of the State of New York on the Morning of January 1, 1898.

NAMES.	RESOURCES.						
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities including bills purchased.	Overdrafts.	Due from banks or brokers.	Real estate.
American Deposit and Loan Company, New York.		\$623,029 94	\$6,634,135 11	\$31,883 88			\$96,219 44
Atlantic Trust Company, New York.	\$347,000 00	977,000 55	8,572,857 41	80,494 00	\$80 10		57,032 31
Binghamton Trust Company, Binghamton	431,986 76	645,507 21	143,662 07	627,413 76	1,867 30		45,718 58
Brooklyn Trust Company, Brooklyn	146,550 00	2,435,253 49	8,337,528 00	1,025,068 00			135,453 90
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.	629,269 09	166,000 00	8,782,075 00	781,000 00		\$1,500 00	850,000 00
Central Trust Company, New York	86,363 34	10,177,387 15	27,137,354 94	494,005 72			68,251 17
Chautauque County Trust Company, Jamestown	172,854 16	1,785,400 00	2,864,211 76	404,000 00			
Columbia County Trust Company, New York	192,500 00	1,652,750 90	2,484,029 58	319,198 30			
Continental Trust Company, New York	125,000 00	1,365,281 25	4,127,572 48	313,610 03			
Continental Trust Company, New York	75,000 00	1,365,281 25	4,127,572 48	313,610 03			
Delaware Loan and Trust Company, Walton	910,000 00	22,000 00	15,357 84	3,000,000 00			
Farmers' Loan and Trust Company, New York	910,000 00	6,641,400 00	22,870,386 89	3,000,000 00			
Fidelity Trust and Guaranty Company of Buffalo	1,489,547 06	1,986,174 74	1,488,453 94	857,990 47			
Franklin Trust Company, Brooklyn	642,100 00	2,438,328 01	2,470,862 92				
Glens Falls Trust Company, Glens Falls							
Guaranty Trust Company, New York	36,628 70	5,503,140 02	4,728,453 69	30,000 00			
Hamilton Trust Company, Brooklyn	696,683 05	1,415,542 56	2,735,859 72	42,375 00			
Holland Trust Company, New York	11,254 56	468,838 73	216,704 21	42,375 00			
Ithaca Trust Company, Ithaca	146,940 00	378,780 23	28,656 00	50,002 75			
Kings County Trust Company, Brooklyn	765,439 47	1,104,784 44	4,475,419 25	761,006 05			
Knickerbocker Trust Company, New York	287,600 00	2,627,797 75	9,129,453 36	174,086 21			
Long Island Loan and Trust Company, Brooklyn	277,500 00	1,851,361 25	1,707,620 00	114,000 00			
Manhattan Trust Company, New York	8,100 00	2,856,858 43	2,250,206 89				
Manufacturers' Trust Company, Brooklyn	165,000 00	1,492,635 36	1,767,305 00				
Mercantile Trust Company, New York	1,000 00	5,707,049 41	26,117,615 13	496,757 74			
Metropolitan Trust Company, New York	498,365 88	2,441,480 35	8,840,194 61				
Nassau Trust Company, City of Brooklyn	437,069 67	787,749 45	1,029,350 00				
New York Life Insurance and Trust Company, New York	3,315,234 50	9,103,068 94	6,607,187 44				
New York Security and Trust Company, New York	369,950 00	5,333,384 58	7,553,353 12				
North American Trust Company, New York	46,496 54	385,184 56	15,000 00				
Orange County Trust and Safe Deposit Company, Middletown.	152,825 97	2,850,887 35	3,315,892 42				
People's Trust Company, Brooklyn	732,425 21	1,261,737 88	4,381,889 36				
Real Estate Trust Company, New York	875,967 00	2,728,652 60	2,153,256 83				
Rochester Trust and Safe Deposit Company, Rochester	244,650 00	833,545 01	595,410 79				
Security Trust Company of Rochester	18,189 80	2,367,822 01	6,515,448 73				
The State Trust Company of New York	3,881,930 43	1,071,250 00	185,505 97				
Title Guarantee and Trust Company, New York	373,456 06	529,754 75	194,517 27				
Union Trust Company of Onondaga, Syracuse	320,627 08	134,470 59	131,822 80				
Union Trust Company of Jamestown	2,157,516 67	7,281,079 15	36,098,162 50				
Union Trust Company of New York	19,957 02	3,841,629 22	21,209 01				
United States Mortgage and Trust Company, New York	6,984,014 73	13,629,766 25	20,866,312 50				
United States Trust Company, New York	4,884,363 33	11,629,999 88	11,629,999 88				

(NAMES.)	RESOURCES.			LIABILITIES.		
	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.	Capital stock paid in, in cash.	Surplus fund.
American Deposit and Loan Company, New York.....	\$353,028 35	\$13,008 12	\$22,425 92	\$7,393,250 76	\$500,000 00	\$394,519 00
Atlantic Trust Company, New York.....	443,249 48	1,515 13	594,568 65	6,104,289 63	1,000,000 00	300,449 34
Binghamton Trust Company, Binghamton.....	105,517 30	88,663 44	88,854 29	3,178,989 71	1,000,000 00	143,823 94
Brooklyn Trust Company, Brooklyn.....	934,112 44	91,038 36	276,742 62	3,405,548 79	1,000,000 00	*1,569,445 05
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	3,167,631 19	106,653 17	671,547 37	43,357,848 96	1,000,000 00	7,132,480 91
Chemical County Trust Company, Jamestown.....	14,569 31	61,379 57	32,502 31	1,333,539 60	300,000 00	39,161 41
Colonial Trust Company, New York.....	335,005 68	9,051 94	86,250 04	4,775,907 94	1,000,000 00	17,408 87
Columbus Trust Company, Newburgh.....	31,641 90	17,291 07	4,438 85	590,764 78	100,000 00	13,520 81
Continental Trust Company, New York.....	784,087 73	3,338 72	31,462 86	6,236,884 66	500,000 00	250,000 00
Delaware Loan and Trust Company, Walton.....	7,353 77	7,634 33	10,252 92	387,816 04	100,000 00	112,102 74
Farmers' Loan and Trust Company, New York.....	4,316,066 86	90,863 06	1,063,306 99	30,373,754 96	1,000,000 00	4,731,132 12
Fidelity Trust and Guaranty Company of Buffalo.....	1,360,370 10	69,429 23	43,718 56	7,393,335 30	1,000,000 00	979,568 70
Franklin Trust Company, New York.....	3,977,055 78	62,639 34	1,289,343 07	18,840,108 54	2,000,000 00	320,402 65
Guaranty Trust Company of New York.....	1,406,622 48	33,334 73	89,039 85	6,436,069 47	500,000 00	67,827 84
Hamilton Trust Company, Brooklyn.....	1,625 90	1,551 35	31,457 57	1,150,199 85	500,000 00	67,885 10
Ithaca Trust Company, Ithaca.....	61,941 38	20,333 17	11,546 87	7,725,251 40	100,000 00	40,796 05
Knickerbocker Trust Company, Brooklyn.....	1,365,977 63	119,431 54	242,400 73	14,351,934 45	1,000,000 00	28,668 17
Long Island Loan and Trust Company, New York.....	1,334,390 66	13,745 73	26,459 23	4,307,535 59	1,000,000 00	*49,329 17
Manufacturers' Trust Company, Brooklyn.....	1,336,335 11	58,390 00	243,940 66	6,385,918 11	1,000,000 00	375,601 01
Mercantile Trust Company, New York.....	9,180,334 62	32,274 76	73,163 63	5,120,800 54	500,000 00	120,566 27
Metropolitan Trust Company, New York.....	1,006,016 72	17,512 25	146,124 81	42,233,228 63	2,000,000 00	182,741 07
Nassau Trust Company of the City of Brooklyn.....	191,710 46	20,833 80	169,816 37	12,229,852 91	1,000,000 00	178,912 39
New York Life Insurance and Trust Company, New York.....	132,064 45	3,090,000 00	1,889,134 23	22,126,856 23	500,000 00	297,867 59
New York Security and Trust Company, New York.....	2,731,846 34	43,509 91	1,200,473 06	18,137,207 22	1,000,000 00	43,971 32
North American Trust and Safe Deposit Company, Middletown.....	89,539 03	74,337 49	39,473 06	1,087,556 33	1,000,000 00	27,171 02
People's Trust Company, Brooklyn.....	686,372 04	63,412 55	20,286 30	9,435,951 61	1,000,000 00	40,164 45
Real Estate Trust Company, New York.....	456,614 43	12,345 14	37,892 76	4,735,681 54	1,000,000 00	174,947 66
Rochester Trust and Safe Deposit Company, Rochester.....	440,684 75	163,612 02	115,564 79	6,617,807 39	200,000 00	134,601 06
Security Trust Company of Rochester.....	1,396,443 61	120,124 50	30,119 28	2,414,829 98	200,000 00	453,087 86
The State Trust Company, New York.....	1,302,710 79	30,252 29	65,425 39	10,336,842 21	1,000,000 00	46,294 62
Title Guaranty and Trust Company, New York.....	448,751 07	8,033 07	1,026,466 41	2,559,355 90	500,000 00	491,114 95
Trust and Deposit Company of Middletown, Syracuse.....	53,034 47	24,804 91	8,878 07	688,311 58	100,000 00	14,501 02
Union Trust Company of New York.....	1,398,095 67	3,029,760 28	480,111 51	43,801,908 49	1,000,000 00	22,046 27
Union Trust Company of Rochester.....	233,401 33	30,574 58	36,130 43	1,143,177 42	200,000 00	5,392,685 07
United States Mortgage and Trust Company, New York.....	1,241,808 11	2,914,808 11	735,288 66	16,307,481 91	2,000,000 00	143,275 24
United States Trust Company, New York.....	432,411 02	2,806 41	749,398 64	56,022,098 19	2,000,000 00	143,158 71
Washington Trust Company, New York.....			41,003 46	5,005,011 13	500,000 00	962,900 97
Totals.....	\$17,302,030 55	\$7,832,420 28	\$11,435,570 38	\$483,739,925 59	\$43,000,000 00	\$47,491,701 62

* Includes surplus. † Authorized to do business December 28, 1897, with \$100,000 capital; has not yet reported.

Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	LIABILITIES.				SUPPLEMENTARY.		
	Deposits in trust.	General deposits.	Other liabilities.	Total liabilities.	Debts guaranteed and liability thereon.	Interest on commissions and profits received during the year.	Interest paid to depositors during the year.
American Deposit and Loan Company, New York.	...	\$6,736,236 19	\$172,495 57	\$7,908,732 76	...	\$391,323 73	\$136,430 78
Atlantic Trust Company, New York.	\$172,374 46	4,460,655 66	270,410 17	6,104,289 63	...	239,571 63	85,524 64
Binghamton Trust Company, Binghamton.	26,450 22	1,679,562 67	19,152 44	2,175,899 71	...	101,200 21	88,430 99
Buffalo Trust Company, Buffalo.	569,378 71	10,172,112 42	91,112 43	13,442,348 70	...	467,811 98	211,376 00
Central Trust Company, New York.	7,619,473 12	27,562,337 12	323,332 51	45,652,348 96	...	97,661 99	58,432 71
Chautauque County Trust Company, Jamestown.	15,912 16	1,178,566 13	...	1,553,539 69	...	1,853,461 84	673,166 49
Columbia Trust Company, New York.	4,686 83	3,253,810 24	...	4,175,897 94	...	27,818 15	17,171 65
Columbus Trust Company, Newburgh.	6,498 29	437,552 60	3,173 58	960,761 78	...	24,841 40	7,760 42
Delaware Loan and Trust Company, Wilmington.	500,918 81	5,350,489 97	17,982 14	6,426,384 96	...	202,437 45	121,190 55
Delaware Loan and Trust Company, New York.	...	260,438 04	11,409 10	39,385,816 04	...	19,081 67	6,523 70
Fidelity Trust and Guaranty Company of Buffalo.	33,145,026 20	...	157,349 66	...	...	1,406,553 86	687,101 81
Fidelity Trust and Guaranty Company of New York.	36,485 23	5,681,587 65	9,711 59	5,727,784 96	...	261,222 54	173,369 83
Franklin Trust Company, Brooklyn.	143,984 77	5,739,107 52	43,674 21	7,526,355 30	...	341,949 89	117,326 54
Glens Falls Trust Company, Glens Falls.	...	...	...	...	...	...	...
Guaranty Trust Company of New York.	234,548 79	13,430,395 60	291,751 50	18,840,105 54	...	1,600,537 14	329,105 53
Hamilton Trust Company, Brooklyn.	205,436 83	5,094,984 71	56,370 69	6,426,089 47	...	200,970 56	117,024 94
Holland Trust Company, New York.	75,992 56	85,297 09	421,535 10	1,159,169 85	...	3,460 31	3,516 46
Ithaca Trust Company, Ithaca.	3,860 08	578,042 39	562 90	725,251 40	...	383,691 66	13,686 92
Kings County Trust Company, Brooklyn.	532,431 66	6,687,519 83	128,729 22	7,947,249 45	...	240,640 07	102,626 73
Long Island Loan and Trust Company, New York.	2,17,992 46	3,262,264 53	39,794 13	4,487,355 51	...	585,180 02	218,732 18
Long Island Loan and Trust Company, Brooklyn.	154,162 85	5,147,153 35	9,000 10	6,895,915 11	...	154,661 84	65,539 04
Manufacturers' Trust Company, New York.	105,205 67	3,862,163 99	32,984 61	5,130,393 54	...	362,462 63	62,981 40
Mercantile Trust Company, Brooklyn.	333,363 85	86,836,556 10	130,567 61	42,206,223 63	...	1,113,381 83	472,407 33
Metropolitan Trust Company, New York.	2,762,484 07	10,091,369 16	59,381 36	12,929,834 91	...	454,736 91	248,773 36
Nassau Trust Company of the City of Brooklyn.	...	...	...	...	...	137,723 11	60,873 43
New York Insurance and Trust Company, New York.	23,448,366 39	...	1,815,106 15	3,510,193 25	...	1,353,255 80	630,897 19
New York Security Trust Company, New York.	15,283,473 86	70,259 80	351,332 66	71,637,597 09	...	663,533 68	384,545 45
North American Trust Company, New York.	903,478 06	6,963,233 79	162,425 48	9,435,951 61	...	323,751 37	138,990 81
Orange County Trust and Safe Deposit Company, Middletown.	...	...	...	...	...	188,247 23	82,600 67
People's Trust Company, Brooklyn.	230,344 73	5,747,295 71	6,455 30	6,917,807 39	...	279,369 19	135,631 70
Real Estate Trust Company, New York.	3,877,625 18	214,823 82	160 50	2,414,829 98	...	66,768 20	62,957 95
Security Trust and Safe Deposit Company, Rochester.	44,572 78	2,063,862 08	...	10,336,845 21	...	373,247 48	149,427 38
The State Trust Company, New York.	...	...	...	...	...	1,003,979 62	22,929 64
Title Guaranty and Trust Company, New York.	3,965 37	966,771 39	33,964 50	6,366,683 63	...	107,968 63	67,102 63
Union Trust Company of Buffalo.	14,572 39	2,173,561 90	705,229 14	2,856,352 90	...	43,961 42	21,670 49
Union Trust Company of Jamestown.	...	...	...	...	...	1,326,448 78	622,305 40
Union Trust Company of New York.	36,717,600 80	...	441,525 53	43,938,311 68	...	...	...
United Trust Company of Rochester.	...	805,991 66	34,913 33	1,141,964 49	...	4,208 07	...
United States Mortgage and Trust Company, New York.	1,138,784 97	6,155,257 93	5,630,269 38	16,367,444 01	...	...	...

EXPENSES OF THE STATE OF NEW YORK — (Concluded).

SUPPLEMENTARY.

NAMES.

NAMES.	Expenses for year.	Dividends on capital de- clared for year.	Taxes paid during the year.	Deposits made by or- der of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
American Deposit and Loan Company, New York.	\$41,341 33	\$25,000 00	\$2,311 54	.....	\$6,736,236 19	\$127,500 00
Atlantic Trust Company, New York	49,063 46	80,000 00	8,164 93	.....	3,857,994 19	86,500 00
Binghamton Trust Company, Binghamton.	31,568 60	12,000 00	3,615 96	29,352 11	1,429,517 15	.....
Brooklyn Trust Company, Brooklyn	51,506 20	10,000 00	1,300 00	5,189 07	10,511,614 89	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.	22,659 53	12,000 00	1,300 00	95,352 26	2,131,662 00	66,294 00
Central Trust Company, New York.	181,417 63	500,000 00	75,273 84	15,913 16	80,948,831 96	127,065 87
Chautauque County Trust Company, Jamestown	16,689 62	18,000 00	2,979 68	1,500 98	3,322,575 73	115,004 50
Colonial Trust Company, New York	41,944 81	.....	2,054 20	3,000 00	.....	.....
Columbus Trust Company, Newburgh	4,087 27	6,000 00	968 14	84,690 49	5,474,807 48	28,000 00
Continental Trust Company, New York	58,164 75	30,000 00	1,597 21	.....	180,800 08	8,116 47
Delaware Loan and Trust Company, Walton	5,522 28	3,000 00	12,474 00	13,176 65	29,875,018 90	321,962 80
Farmers' Loan and Trust Company, New York	172,522 21	300,000 00	915 00	76,522 36	5,005,376 52	.....
Fidelity Trust and Guaranty Company of Buffalo.	48,668 07	.....	1,000 00	5,836 47	5,836,467 41	126,500 00
Franklin Trust Company, Brooklyn	61,625 31	80,000 00	10,263 22	1,621 00	.....	.....
Glens Falls Trust Company, Glens Falls*	160,263 78	230,000 00	19,683 39	.....	11,985,927 02	.....
Guaranty Trust Company of New York.	46,053 40	40,000 00	1,000 00	.....	5,815,480 41	132,738 05
Hamilton Trust Company, Brooklyn	28,117 95	.....	1,538 13	12,557 41	5,112,390 46	49,825 00
Holland Trust Company, Ithaca	7,344 09	6,000 00	941 08	.....	638,090 75	.....
Knickerbocker Trust Company, Brooklyn	32,562 71	40,000 00	1,000 00	.....	5,872,319 85	106,500 00
Long Island Loan and Trust Company, Brooklyn	25,432 76	40,000 00	1,000 00	265,366 72	10,056,719 69	25,000 00
Madhattan Trust Company, New York	92,325 88	50,000 00	1,000 00	.....	3,620,325 00	.....
Manufacturers' Trust Company, Brooklyn.	31,822 72	45,000 00	2,362 32	341,765 71	3,967,349 60	228,000 00
Metropolitan Trust Company, New York	158,167 80	240,000 00	13,813 51	50,347 24	31,486,182 90	.....
Nassau Trust Company of the City of Brooklyn	64,354 21	100,000 00	4,316 58	.....	10,691,326 49	3,000 00
New York Life Insurance and Trust Company, New York	25,376 87	30,000 00	903 60	.....	2,690,464 39	.....
New York Security and Trust Company, New York	18,757 59	40,000 00	29,165 99	195,067 88	23,448,596 39	.....
North American Trust Company, New York	38,451 72	50,553 00	2,759 50	80,695 63	14,737,634 28	387,750 00
Orange County Trust and Safe Deposit Company, Middletown.	7,914 54	6,000 00	2,301 91	835 54	1,354 76	.....
People's Trust Company, Brooklyn	56,294 13	85,000 00	3,157 59	105,723 11	7,030,861 84	50,000 00
Rochester Trust Company, New York	37,654 56	35,000 00	750 00	82,821 66	3,821,138 66	90,000 00
Rochester Trust and Safe Deposit Company, Rochester	20,347 81	20,000 00	5,329 48	19,308 84	5,785,603 53	5,900 00
Security Trust Company of Rochester	13,323 08	12,000 00	3,872 54	30,284 86	1,958,396 36	4,125 00
Title Guarantee and Trust Company, New York	50,809 35	20,000 00	1,500 00	301,560 09	7,306,447 74	100,529 95
Trust and Deposit Company of Onondaga, Syracuse	21,891 00	8,000 00	16,414 00	140,492 47	1,317,206 85	49,500 00
Union Trust Company of Jamestown	15,669 04	6,000 00	725 75	140,607 56	33,084,177 57	200,467 00
Union Trust Company of New York	116,737 16	130,000 00	2,772 45	238,905 07	6,680,500 28	1,733,139 89
Union Trust Company of Rochester.	132,158 21	800,000 00	38,740 97	211,827 80	41,948,365 35	.....
United States Mortgage and Trust Company, New York	35,457 73	35,000 00	2,354 74	.....	4,410,357 30	10,000 00
Washington Trust Company, New York	.....	.....	.....	.....	.....	.....
Totals.	\$3,202,240 62	\$1,354,553 00	\$112,786 23	\$2,472,384 16	\$851,031,287 36	\$4,380,037 04

* Authorized to do business December 26, 1897, with \$100,000 capital; has not yet reported.

1. The first part of the document is a list of names and addresses of the members of the committee.

STATEMENTS

SHOWING THE

Condition of the Trust Companies, etc.,

AS FOUND BY

Examinations which were made between March 1,
1897, and March 1, 1898.



EXAMINATIONS.

AMERICAN DEPOSIT AND LOAN COMPANY, NEW YORK CITY.

[Examined July 27, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New York city bonds.....	8	\$250,000 00	99	\$247,500 00	
United States bonds	4	250,000 00	126 1/4	316,250 00	
C ntral of Georgia Ry. genl..	5	100,000 00	98	98,000 00	
Westinghouse Elec. Mfg Co..	5	27,000 00	100	27,000 00	
Loans.....					\$683,750 00
Cash on hand and deposited ..					6,044,790 10
Purchased life insurance poli-					139,649 11
cies.....					9,048 27
Furniture.....					1,126 00
Interest accrued				Estimated.	7,500 00
LIABILITIES.					\$6,885,863 48
Capital		500,000 00			
Due depositors		5,927,541 64			
Unearned interest on loans,					
estimated		100,000 00			
Interest accrued to depositors		10,410 70			6,546,952 34
Surplus.....					\$338,911 14

ATLANTIC TRUST COMPANY, NEW YORK CITY.

[Examined September 22, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.				\$272,000 00
United States bonds, 1904	5	\$325,844 41	114 1/4	\$5,244 41	320,600 00
United States bonds, 1898	6	391,849 67	102		396,780 00
New York city bonds, 1907	3	300,000 00	100		300,000 00
New York city bonds, 1909	2 1/4	46,850 00	90	1,850 00	45,000 00
New York, New Haven and Hartford, 350 shares.		61,642 00	179		62,650 00
New York, New Haven and Hartford deb., 1908	4	16,088 14	141 3/4		21,202 50
Atlantic Mut. Ins. Co. scrip..		25,000 00	103		25,750 00
N. Y. Lack. and West. pfd. stock, 200 shares, \$100 each.		23,350 00	122		24,400 00
Chicago and Northwest'n pfd. stock, 200 shares, \$100 each.		29,075 00	165 1/4		33,100 00
St. Paul and Duluth R. R. pfd. stock, 200 shares, \$100 each.		18,425 00	84	1,625 00	16,800 00

ATLANTIC TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowe
Rome, W'town and O. stock, 200 shares, \$100 each.....	.....	\$23,375 00	119½	.....	\$23,375 00
Leather Manuf. Nat. Bank, 30 shares, \$100 each.....	.....	4,878 75	170	.....	5.1
Premium Reserve Co., 250 shares, \$100 each.....	.....	5,000 00	20	.....	5.0
Excelsior Steamboat Co., 1,402 shares, \$10 each.....	.....	13,300 00	100	.....	14.0
Baltimore, Ches. and Atlantic pfd., 1,276 shares, \$50 each.....	.....	47,608 60	50	\$15,708 60	31.9
Carolina and Cumberland Gap scrip, 1936 series A.....	.....	.....	100	.....	11.0
Carolina and Cumberland Gap scrip.....	.....	89,175 00	.....	10,675 00	.....
Carolina and Cumberland Gap income, 1936.....	.....	.....	50	.....	.....
Carolina and Cumberland Gap stock, 350 shares, \$10 each.....	.....	.....	.....	.....	.....
Texas and Sabine Valley and N. W., 1938.....	5	9,265 00	10	3,265 00	6.0
Texas and Sabine Valley and N. W., 1940, gen.....	5	905 00	10	305 00	6
Louisville and Henderson and St. Louis, 810 shares, \$100.....	.....	14,287 15	10	.....	8.1
Louisville and Henderson and St. Louis pfd.....	.....	.....	50	.....	8.1
Delaware River and Lancaster, 1918.....	6	102 00	.....	102 00	.....
Bloomington Graphite Co., 1906.....	6	204 00	.....	204 00	.....
Union Brass Co., 730 shares, \$100 each.....	.....	30,108 10	50	.....	36.5
Marietta Run Coal and Coke pfd.....	.....	500 00	.....	500 00	.....
Eureka Sp'gs Ry. Co. 1st., 1933.....	6	3,500 00	50	1,000 00	2.5
Elmira Municipal Imp. Co., 1933.....	6	10,540 00	30	240 00	10.2
Elmira Municipal Imp. Co. scrip.....	.....	680 00	.....	680 00	.....
East Shore Terminal, 1915 ..	5	36,000 00	60	.....	36.0
East Shore Terminal scrip ..	.....	.....	.....	.....	.....
Iowa and Illinois Coal.....	6	81,431 17	50	37,431 17	44.0
United Electric Co., 1922.....	5	36,240 00	95	.....	38.0
Loans.....	.....	3,478,613 57	.....	80,000 00	\$1,816.7
Real estate.....	.....	89,680 85	.....	.....	3,398.6
Cash on hand and deposited..	.....	.....	.....	.....	89.6
Interest accrued.....	.....	.....	.....	.....	527.4
					48.5
					\$5,880.9
LIABILITIES.					
Capital.....	.....	1,000,000 00	.....	.....	.....
Individual deposits.....	.....	3,119,420 12	.....	.....	.....
Certificates of deposit.....	.....	1,211,472 98	.....	.....	.....
Certified checks.....	.....	4,210 17	.....	.....	.....
Trust funds.....	.....	85,012 45	.....	.....	.....
Interest accrued.....	.....	20,250 00	.....	.....	.....
					5,440.3
Surplus.....	.....	.....	.....	.....	\$440.3

BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Examined September 16, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts.....		\$625,386 35		\$14,581 01	\$610,805 34
Bonds and mortgages.....	Var.				387,376 51
Highw'y Commissioners' notes.....					2,984 99
Judgments.....		10,581 41		8,162 20	2,419 21
Land contracts.....		21,121 60		10 00	21,111 60
St. P., Min. and Man. gtd. stk.....	6	50,000 00	123		61,500 00
Wells Fargo Express stock.....	8	5,000 00	110		5,500 00
Chl., Mil. and St. P. com. stk.....	5	10,000 00	101		10,100 00
Michigan Central stock.....	5	5,000 00	111		5,550 00
Chicago and Northwestern Ry. Co. common stock.....	6	5,000 00	181		6,550 00
Whitney Noyes Seed Co. pfd. stock.....		7,000 00		7,000 00	
United States Leather Co pfd. stock.....	8	40,000 00	70	12,000 00	28,000 00
United States Leather Co. com. stock.....		20,000 00	10	18,000 00	2,000 00
Illinois Central stock.....	5	10,000 00	108		10,800 00
Chicago, Burl. and Quincy stk.....	5	14,000 00	101		14,140 00
Chicago and Rock Island stk.....	4	5,000 00	95	250 00	4,750 00
Wheeling and Lake Erie pfd.....	5	10,000 00	16	8,400 00	1,600 00
Lake Erie and West. pfd. stk.....	5	10,000 00	78	2,300 00	7,800 00
Pullman Palace Car Co.	6	15,000 00	185		27,750 00
Olean Pad Co.....		250 00		250 00	
New Conklin.....		5,700 00	50	2,850 00	2,850 00
New York Central in trust.....		2,000 00	100		2,000 00
Sinclairville Water Works.....		4,600 00		600 00	4,000 00
United States reg. bonds.....	4	50,000 00	113		56,500 00
Lehigh and Wilkesbarre as- sented bonds, 1st.....	7	34,000 00	101		34,340 00
Bing. R. R. Co. bds., 1st.....	5	149,000 00	100 & Int.		150,572 80
U. S. Leather deb. bonds, 1st.....	6	27,000 00	114		30,780 00
Bing. Street Ry. bonds, 1st.....	6	20,000 00	105		21,000 00
Olean Street Ry. bonds, 1st.....	6	74,000 00	100 & Int.		74,937 33
Central City Water bds., 1st.....	7	20,000 00	100		20,000 00
Grant Coal Mining bonds, 1st.....	6	50,000 00	100 & Int.		50,633 34
Little Rock Paving bonds, 1st.....	7	3,400 00	100 & Int.		3,509 74
Cambria Lumber Co. bds., 1st.....	6	5,000 00	100 & Int.		5,063 33
Grand River Coal and Coke bonds, 1st.....	6	13,000 00	100 & Int.		13,359 67
Montana Central Ry. bds., 1st.....	5	30,000 00	109		32,700 00
N. J. Midland bonds, 1st.....	6	1,000 00	120		1,200 00
Louisville and Nashville (St. Louis division) bonds, 1st.....	6	2,000 00	117		2,340 00
Joint Union Free School, Dis- trict 3, Deposit.....	6	1,720 76	100 & Int.		1,768 37
Real estate.....					36,950 00
Due from banks and bankers.....		322,689 99			
Less.....		506 84			
Cash.....					322,183 15
Real estate in trust.....					85,732 98
W. W. Mudge genl. gdn.....					8,763 58
Furniture and fixtures.....		\$6,000 00			96 39
Less.....		3,000 00			
Interest accrued.....					3,000 00
					13,661 01
					\$2,196,686 23
LIABILITIES.					
Capital.....		\$300,000 00			
Due depositors.....		1,742,885 19			
Due to banks.....		11,888 52			
Rebate on loans and discounts.....		3,157 00			
Interest accrued.....		6,324 26			
Salaries and rent accrued.....		806 00			
					2,065,062 97
Surplus.....					\$133,623 31

BROOKLYN TRUST COMPANY, BROOKLYN.

[Examined October 27, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
U. S. bonds.....	4	\$1,000,000 00	114	.....	\$1,140,000 00
N. Y. city revenue bonds	2 3/4	250,000 00	100	.....	250,000 00
N. Y. city bonds	3	250,000 00	100	.....	250,000 00
Brooklyn city bonds.....	3	500,000 00	97	\$15,000 00	485,000 00
Brooklyn city bonds.....	3 1/4	100,000 00	104 1/4	.....	104,500 00
Brooklyn city bonds.....	3 1/4	388,000 00	105	.....	388,400 00
Brooklyn city bonds.....	3 1/4	100,000 00	104 1/4	.....	104,250 00
Brooklyn city bonds.....	4	65,000 00	111 3/4	.....	72,637 50
N. Y. and Brooklyn Bridge	3	50,000 00	96 1/4	1,750 00	48,350 00
Atlantic Avenue R. R.....	5	126,338 75	102 1/4	.....	130,175 00
Lehigh and Wilkesbarre	5	17,538 75	85	2,238 75	15,300 00
Railway Equipment.....	6	47,875 00	100	.....	50,000 00
Baltimore & Ohio rec. cts.....	6	100,721 54	100	721 54	100,000 00
		\$2,975,474 04			\$3,136,512 50
Bonds and mortgages		107,950 00			107,950 00
Bills purchased.....		1,124,411 65			1,124,411 65
Real estate.....		132,799 15			132,799 15
Cash on hand and deposited ..		.....			1,113,235 67
Interest accrued.....		.....			64,868 16
Loans		8,075,928 00			8,075,928 00
LIABILITIES.					\$13,755,806 13
Capital		\$1,000,000 00			
Deposits, individual		10,627,513 85			
Deposits, savings banks.....		435,485 82			
Deposits, certified checks ..		23,004 23			
Deposits, trust dept. checks..		2,235 23			
Dividends unpaid.....		380 00			
Interest accrued.....		100,839 00			
Rebate, bills purchased		16,270 53			
Taxes accrued.....		4,000 00			
Expenses and rent accrued ..		5,900 00			
					12,216,298 66
Surplus ..					\$1,539,506 47

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[Examined December 15, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	.....	.....	.....	\$634,624 09
Demand loans .....		.....			806,150 00
United States bonds.....	4	\$108,000 00	114	.....	114,000 00
Depew and Lancaster Water Works bonds	6	8,000 00	.....	.....	8,000 00
Traders' Paper Co., Lockport, bonds	6	50,000 00	.....	.....	50,000 00
Cash .....		.....			125,355 52
Due from banks and trust companies.....		.....			626,627 00
Vaults		\$13,500 00		\$4,500 00	9,000 00
Overdrafts.....		.....		.....	2,754 72
Interest accrued .....		.....		.....	86,160 87
LIABILITIES.					\$3,411,572 20
Capital		\$200,000 00			
Due depositors		2,112,202 56			
Dividend unpaid.....		42 00			
Interest, taxes and expenses accrued.....		30,672 82			
					2,342,917 38
Surplus					\$65,654 82

CENTRAL TRUST COMPANY.

[Examined December 8, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$86,965 24	.....	.....	\$86,965 24
New York city bonds.....	3	1,100,000 00	100	.....	1,100,000 00
New York city bonds.....	2½	1,750,000 00	90	.....	1,800,000 00
Elmira, Cortland and Northern	6	97,500 00	106	.....	106,000 00
San Antonio and Aransas Pass	4	267,052 98	60	\$14,452 98	252,600 00
Troy City Ry. Co.	5	94,750 00	105	.....	105,000 00
United Traction and Elec. Co	5	975,462 70	103	.....	412,000 00
Consolidated Traction Co.....	5	20,000 00	93	1,400 00	18,600 00
People's Gas Light & Coke Co	6	221,000 00	112	.....	291,200 00
Brooklyn Wharf and Ware house Co.....	5	541,055 44	99	.....	553,410 00
Brooklyn Wharf and Ware house pfd A stock. ....	.....	702,750 00	97	.....	717,800 00
Crescent City R. R. Co.	5	54,275 00	80	7,875 00	50,400 00
Colorado Fuel and Iron Co....	5	151,154 25	79	.....	154,000 00
Pitts., Cin. & St. Louis.	4	203,000 00	101½	.....	203,000 00
Mil. Elec. Ry. & Light Co.	5	196,000 00	93	10,000 00	186,000 00
Baltimore and Ohio rec. ctf's..	6	50,000 00	100	.....	50,000 00
Laclede Gas Light ctf's. Ind. .	5	45,000 00	91	.....	45,500 00
Lowry Equitable int. ctf's.	6	840,000 00	109	.....	870,600 00
Union Elevated R. R. Chicago	5	450,000 00	95	.....	475,000 00
Central Pacific of Cal.....	5	500,000 00	102	.....	510,000 00
Metropolitan Street Ry.	5	1,439,875 00	111	.....	1,520,250 00
Society of Tammany.	4½	29,500 00	101	.....	29,795 00
West Chicago Street Ry.	5	155,400 00	92½	.....	155,400 00
Mobile and Ohio R. R. (Mont division).....	5	471,750 00	86½	.....	480,075 00
People's Gas Light and Coke Co. preferred.	5	480,188 90	96	188 90	480,000 00
Asa Packer estate notes.	5	105,000 00	100	.....	105,000 00
Illinois Central bond syndicate	.....	41,800 00	.....	.....	41,800 00
I. e. h. Val. Ry. bond syndicate	.....	39,000 00	.....	.....	39,000 00
Union Pac. Ry. bond syndicate	.....	125,000 00	.....	.....	125,000 00
Union Pac. purchase money..	.....	250,000 00	.....	.....	250,000 00
Phil. & Read. Ry. syndicate. ....	.....	4,167 38	.....	.....	4,167 38
Union Pac., Denver and Gulf securities. ....	.....	193,500 00	.....	.....	193,500 00
Municipal Gas Co., Albany, stk	.....	14,091 00	160	.....	28,160 00
Loans. ....	.....	24,897,126 60	.....	.....	24,897,126 60
Bills purchased. ....	.....	710,000 00	.....	.....	710,000 00
Real estate, banking house....	.....	850,000 00	.....	.....	850,000 00
Interest and rent accrued. ....	.....	.....	.....	.....	818,166 26
Cash on hand and deposited..	.....	.....	.....	.....	1,062,172 01
LIABILITIES.					\$39,687,147 49
Capital. ....	.....	1,000,000 00	.....	.....	.....
Due depositors. ....	.....	80,918,605 59	.....	.....	.....
Due savings banks. ....	.....	55,952 86	.....	.....	.....
Interest accrued. ....	.....	453,177 74	.....	.....	.....
Rebate, bills purchased. ....	.....	6,984 11	.....	.....	.....
Taxes and expenses accrued..	.....	31,300 00	.....	.....	.....
Surplus.					\$7,221,127 69

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[Examined January 23, 1898.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bills receivable:					
Present due.... \$626,437.72					
Past due. 65,155.20					
Call loans. 43,252.05	\$734,844 97	.....	\$2,812 50	\$732,032 47
Estimated interest accrued on call loans.	857 12
Overdrafts.	3,245 97	.....	90 00	3,155 96

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Banking house and lot.....	.....	\$50,000 00	.....	.....	\$50,000 00
Other real estate.....	.....	18,291 17	.....	.....	18,291 17
Rents accrued.....	.....	.....	.....	.....	100 00
Bonds and mortgages.....	Var.	167,054 16	.....	\$1,585 00	165,469 16
Estimated interest accrued on bonds and mortgages.....	.....	.....	.....	.....	2,043 48
United States bonds.....	Var.	158,500 00	Var.	.....	174,810 63
City of Jamestown bonds.....	4	2,000 00	100 & In	.....	3,018 66
Town of Busti bonds.....	5	2,800 00	100 & In	.....	2,800 66
City of Bradford improvement bonds.....	6	262 54	100 & In	.....	373 54
Lakewood Hotel & Land Co....	6	16,000 00	100 & In	.....	16,306 67
Tax sale ctf. of Jamestown....	.....	6 07	.....	.....	6 07
Paid-up life insurance policies	.....	1,122 28	.....	.....	1,122 28
Due from banks, bankers and trust companies.....	.....	271,266 22	.....	494 81	270,841 41
Estimated accrued interest on same.....	.....	.....	.....	.....	649 31
Cash.....	.....	.....	.....	.....	70,467 64
LIABILITIES.					\$1,512,355 15
Capital stock.....	.....	\$300,000 00	.....	.....
Individual deposits subject to check.....	.....	443,818 51	.....	.....
Interest certificates of deposit.	.....	716,858 88	.....	.....
Estimated interest due and accrued ctf. and deposits....	.....	12,562 24	.....	.....
Dividends unpaid.....	.....	109 50	.....	.....
Due banks, bankers and trust companies.....	.....	16,048 80	.....	.....
Estimated interest accrued and due banks.....	.....	23 97	.....	.....
Rebate, loans and discounts...	.....	4,698 28	.....	.....
Salaries due.....	.....	780 00	.....	.....
Surplus.....					1,494,989 63
					\$17,425 52

COLONIAL TRUST COMPANY, NEW YORK.

[Examined December 28, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$192,500 00	.....	.....	\$192,500 00
United States bonds.....	4	251,781 25	128 1/2	.....	257,000 00
New York city bonds.....	3	99,889 04	100	.....	100,000 00
New York city bonds.....	3 1/4	215,419 86	108 3/4	\$1,919 86	213,500 00
Brooklyn city bonds.....	3 1/4	.....	106 1/4	.....	47,812 50
Brooklyn city bonds.....	3 1/4	.....	107 1/2	.....	87,945 00
Brooklyn city bonds.....	3 1/4	210,004 50	107 1/2	.....	32,250 00
Brooklyn city bonds.....	3 1/4	.....	108 1/4	.....	46,635 00
Atchison, Top. & Santa Fe gl.	4	87,843 75	80 3/4	.....	80,750 00
Atchison, Top. & Santa Fe adj.	4	27,221 25	58	.....	29,000 00
Chicago, Mil. & St. P. c. and p.	5	24,781 25	118	.....	29,500 00
Chicago & Eastern Illinois gen.	5	50,000 00	101 1/2	.....	50,750 00
Colonial Safe Deposit Co. stk.	.....	99,300 00	100	.....	99,300 00
Loans.....	.....	2,073,209 38	.....	.....	2,973,309 38
Equipment account.....	.....	31,390 31	.....	.....	31,390 31
Furniture and fixtures.....	.....	9,170 48	.....	.....	9,170 48
Cash on hand and deposited ..	.....	.....	.....	.....	316,554 28
Interest accrued.....	.....	.....	.....	.....	26,299 36
LIABILITIES.					\$4,632,595 65
Capital.....	.....	\$1,000,000 00	.....	.....
Due depositors.....	.....	2,994,683 00	.....	.....
Interest accrued.....	.....	7,270 29	.....	.....
Certified checks.....	.....	111,325 00	.....	.....
Surplus ..					4,113,586 29
					\$519,067 55

COLUMBUS TRUST COMPANY, NEWBURGH.

[Examined December 6, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
id discounts:					
t due....	\$294,719 24				
ue.....	5,232 18				
ans with					
teral	16,085 00				
d loans					
collat'l..	42,862 75				
		\$358,849 12		\$1,208 94	\$357,645 18
id interest on same....					250 32
fts		948 01			948 01
id mortgages.....	Var.	181,521 69			181,521 69
interest on same.....					1,191 66
nd bonds, viz.:					
a Falls city bonds....	4	20,000 07	106		21,200 00
sland City Imp't. bonds	4½	5,000 00	110		5,500 00
im on same.....		1,231 25		1,231 25	
e and fixtures.....		1,500 00			1,500 00
n banks and bankers..		35,138 13			35,138 13
interest on same.....					11 12
		15,070 62			15,070 62
					\$569,976 73
LIABILITIES.					
		\$100,000 00			
positors, subject to					
without interest		145,414 70			
positors, subject to					
with interest.....		280,238 04			
osi ors on certificates					
ait.....		10,547 75			
accrued.....		1,237 00			
ks and bankers		309 48			
oans and discounts....		2,287 20			
and rent.....		116 67			
					540,150 84
lus.....					\$39,825 89

CONTINENTAL TRUST COMPANY, NEW YORK CITY.

[Examined October 9, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
d mortgages.....	6	\$75,000 00			\$75,000 00
k city bonds.....	3	300,000 00	100		300,000 00
k city bonds.....	3	275,000 00	100		275,000 00
k city bonds.....	3	75,000 00	100		75,000 00
k city bonds	2½	291,050 00	92	\$9,210 00	282,440 00
id Ohio (Mont. div.)					
rtificates		43,129 90	100		50,000 00
L. & Kan. City tr. cfts		19,250 00	80		21,500 00
nio & Aransas Pass 1st	4	32,480 00	60		33,000 00
Rap. Trans., N'ville.	5	157,500 00	75		157,500 00
city electric	5	90,000 00	90		90,000 00
Den. & Gulf tr. cfts.		10,750 00	51½		12,875 00
. Transfer par. cfts.		17,200 00	45½		18,200 00
t Loan Society	5	3,000 00	100		3,000 00
Syndicate		5,775 00	100		5,775 00
id Lynn R. R.	6	313,600 00	99		316,800 00
Ins. Co 25 shs. at \$100		1,250 00	50		1,250 00
hio pfd. 103 shares..	6	6,180 00	60		6,180 00
Pac. Syndicate bal..		92 74			92 74
					\$1,724,212 74

CONTINENTAL TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans	\$4,273,786 08	.....	.....	\$4,273,786 08
Bills purchased	458,460 17	.....	\$25,000 00	433,460 17
Real estate	121,000 00	.....	.....	121,000 00
Due from banks	20,000 00
Cash on hand	11,519 52	.....	.....	11,519 52
Cash deposited	466,309 26	.....	.....	466,309 26
Interest accrued	24,364 32
LIABILITIES.					\$7,074,632 09
Capital	\$500,000 00	.....	.....	.....
Due depositors	6,155,879 19	.....	.....	.....
Due banks and trust companies	23,584 30	.....	.....	.....
Trust checks	4 00	.....	.....	.....
Coupon checks	4,868 75	.....	.....	.....
Interest accrued	24,910 02	.....	.....	.....
Surplus	6,708,736 26
					\$365,905 83

DELAWARE LOAN AND TRUST COMPANY, WALTON.

[Examined September 10, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts	\$247,462 13	.....	\$15,065 56	\$232,396 57
U. S. bonds, 4 per cent., 1907, \$20,000, par	4	22,000 00	.....	.....	22,000 00
Due from banks	12,673 00
Cash	6,006 40
Items	1,961 25	.....	50 00	1,911 25
Bonds and mortgages	5 & 6	82,018 50	.....	.....	82,018 50
Attorney's account	814 50	.....	785 48	29 02
Real estate	8,572 24	.....	.....	8,572 24
Overdrafts	3,125 56
Furniture and fixtures	3,000 00	.....	2,000 00	1,000 00
Interest accrued on bonds and mortgages	1,321 30
LIABILITIES.					\$371,654 33
Capital	\$100,000 00	.....	.....	.....
Due depositors subject to check	48,261 41	.....	.....	.....
Treasurer, State of New York	15,000 00	.....	.....	.....
Treasurer, county of Delaware	12,112 12	.....	.....	.....
Certificates of deposit	185,240 08	.....	.....	.....
Unpaid dividends	195 00	.....	.....	.....
First National Bank, Middle- town	178 18	.....	.....	.....
Bills rediscounted	3,099 76	.....	.....	.....
Bills payable	11,000 00	.....	.....	.....
Rebate on bills discounted	1,128 00	.....	.....	.....
Interest accrued	3,500 00	.....	.....	.....
Salaries and rent accrued	158 00	.....	.....	.....
Deficit	279,673 50
					\$6,219 17

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[Examined November 22, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	\$982,000 00	..	.....	\$982,000 00
United States bonds	4	1,410,000 00	114	.....	1,607,400 00
United States bonds	5	1,893,400 00	114	.....	2,158,476 00
District of Columbia	3.65	300,000 00	115	.....	345,000 00
New York city bonds	3	1,683,000 00	100	.....	1,683,000 00
Chicago, Mil. & St. Paul bonds	4	225,000 00	104 1/4	.....	261,250 00
Pittsburgh, C., C. & St. Louis	4 1/4	200,000 00	110	.....	220,000 00
Second Avenue Railroad	5	100,000 00	108	.....	108,000 00
Consolidated Gas Co.	5	570,000 00	110	.....	627,000 00
Consolidated Gas Co. stock ..	.....	60,000 00	193	.....	115,800 00
People's Gas-Light & Coke Co. ....	.....	200,000 00	100	.....	200,000 00
Miscellaneous securities .....	.....	202,202 73	.....	\$84,419 81	117,782 92
Bills purchased .....	.....	300,000 00	.....	.....	300,000 00
Loans .....	.....	18,451,291 89	.....	75,000 00	18,376,291 89
Real estate, banking house ..	.....	1,000,000 00	.....	.....	1,000,000 00
Cash on hand and deposited ..	.....	.....	.....	.....	11,227,053 08
Interest accrued .....	.....	.....	.....	.....	225,748 62
LIABILITIES.					\$39,504,802 51
Capital .....	.....	\$1,000,000 00	.....	.....	.....
Due depositors .....	.....	31,626,320 53	.....	.....	.....
Due savings banks .....	.....	1,013,229 41	.....	.....	.....
Certified checks .....	.....	30,528 63	.....	.....	.....
Dividends unpaid .....	.....	2,749 25	.....	.....	.....
Interest accrued .....	.....	353,652 00	.....	.....	34,940,479 82
Surplus .....	.....	.....	.....	.....	\$4,504,322 69

FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO.

[Examined December 16, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Demand loans .....	.....	\$1,619,306 36	.....	\$1,303 61	\$1,618,002 75
Bonds and mortgages	Var.	.....	.....	.....	1,493,947 08
United States bonds	2	53,000 00	99 1/4	.....	52,735 00
United States bonds, 1925	4	521,422 50	129	.....	540,500 00
United States bonds, 1904	5	220,500 00	114 1/4	.....	229,000 00
Cincinnati, O., bonds, 1937	3.65	282,187 50	105 & int.	.....	282,500 00
Buffalo Ry. Co. bonds, 1931	5	46,490 00	110 & int.	.....	47,300 00
Bellevue & Lancaster Ry. Co.	5	51,000 00	104 & int.	.....	52,000 00
Buffalo Ry. Co. debentures	6	104,510 00	108 & int.	.....	108,000 00
Buffalo Crosstown Ry. Co.	5	27,000 00	107 1/4 & int.	.....	26,875 00
City of Rochester, N. Y.	6	36,571 95	100 & int.	.....	35,500 00
Town of Lancaster	5	12,000 00	100 & int.	.....	12,000 00
Olean Elec. Light & Power Co.	6	6,000 00	100 & int.	.....	6,000 00
Town of Eden, N. Y.	4	2,100 00	100 & int.	.....	2,100 00
City of Niagara Falls	4	7,000 00	100 & int.	.....	7,000 00
Lake Shore & Mich. So. R. R.	3 1/4	205,000 00	108 1/4	.....	207,000 00
Wabash R. R.	5	58,204 10	107	.....	59,920 00
New York, Lake Erie & West- ern R. R. Co. Terminal	4	32,940 00	104	.....	33,280 00
West Shore R. R.	4	61,518 75	111	468 75	61,050 00
N. Y. Cent. & Hud. R. R. R.	3 1/4	51,387 50	105 1/4	.....	52,750 00
Chicago, Burl. & Quincy Ry.	5	10,712 50	108	.....	10,800 00
Canada Southern Ry.	5	32,346 25	112	.....	32,480 00
N. Y., Chic. & St. Louis Ry.	4	26,495 00	106	.....	26,500 00
Chesapeake & Ohio Ry.	5	1,126 25	111	16 25	1,110 00
Due from banks and trust com- panies .....	.....	920,626 41	.....	970 38	919,656 03
Cash .....	.....	.....	.....	.....	43,442 12
Exchanges for clearing house ..	.....	.....	.....	.....	22,972 77
Cash items .....	.....	44,806 28	.....	196 90	44,707 38
City warrants and tax bills ..	.....	.....	.....	.....	150,407 61
Overdrafts .....	.....	.....	.....	.....	64,089 80

FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Interest accrued, to-wit:					
On tax bills and city warrants.....					\$2,327 74
On bonds.....					6,974 49
On demand loans.....					20,419 95
On bank balances.....					947 88
On bonds and mortgages.....					26,112 54
					\$6,826,556 66
LIABILITIES.					
Capital.....		\$500,000 00			
Due depositors.....		5,818,473 01			
Due banks and bankers.....		233,586 55			
Interest accrued, to-wit:					
On individual deposits.....		29,455 53			
On trust deposits.....		3,222 88			
On court deposits.....		1,199 18			
On bank deposits.....		871 44			
On certificates of deposit.....		7,696 51			
Salaries accrued.....		657 00			
					6,094,663 66
Surplus.....					\$231,866 66

FRANKLIN TRUST COMPANY, BROOKLYN.

[Examined December 6, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$642,100 00			\$642,100 00
District of Columbia.....	3.65	456,000 00	115		460,000 00
Brooklyn city.....	3	303,100 00	100		305,000 00
Central Park and N. & E. River	7	20,350 00	113½		22,700 00
Northern Pacific Terminal	6	46,465 83	104		45,790 00
Spokane Falls Cable Ry.....	6	8,500 00	85		8,500 00
New River Bridge Co.....	6	25,000 00	100		25,000 00
Fulton Elevated Ry.....	5	12,500 00	50		12,500 00
Lehigh Terminal Ry. Co.....	5	107,500 00	110		110,000 00
Chicago, Rock Island & Pac.....	5	25,656 25	107½		26,875 00
Washington Water Power Co.	6	26,000 00	100		26,000 00
Long Island R. R. Ferry Co..	4½	49,500 00	100		50,000 00
Spokane Street Ry.....	4½	19,550 00	85		19,550 00
Hecker, Jones-Jewell Milling Co.....	6	149,487 50	100	\$6,487 50	143,000 00
Union Pac. R. R. col. tr. notes.	6	20,025 00	43½		23,925 00
Duluth Iron and Steel Co.....	7	40,000 00	100		40,000 00
Lehigh and New York Ry.....	4	79,335 00	92	215 00	79,120 00
Brooklyn Union Gas.....	5	87,150 00	110		91,300 00
Baltimore and Ohio rec. ctfs..	6	20,000 00	102		20,400 00
Central Pacific of Cal.....	5	50,000 00	102		51,000 00
Port and Gas Co.....	6	12,000 00	90	1,300 00	10,700 00
Erie Ry. prior lien.....	4	23,439 58	92½	314 58	23,125 00
Norfolk and Western R. R.....	4	12,250 00	75		13,125 00
Atlantic Avenue R. R.....	5	25,140 00	105		26,250 00
Nassau Electric.....	5	23,795 11	96		24,000 00
Reading R. R.....	4	42,245 56	85½		42,750 00
Columbus & Hocking Valley & Tol.....	5	22,343 75	77	3,098 75	19,245 00
Northern Pac. Ry.....	3	27,840 63	60	2,953 13	17,700 00
Northern Pac. Ry. pfd. stk. 12,500			57½		7,187 50
Pullman Car Co. stock.....		68,140 88	172		68,800 00
Franklin Safe Deposit Co. stk.		57,022 50	100	22 50	57,000 00
Lake Shore & Mich. Southern stock.....		66,862 50	174		87,000 00
Brooklyn City R. R. stock....		44,078 90	196		55,977 80
H. B. Claffin & Co. com.....		12,000 00	100	3,000 00	10,000 00
Hecker, Jones-Jewell Milling Co. preferred.....		41,048 87	67	13,607 87	28,341 00

FRANKLIN TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
H. R. Worthington pfd. \$22,000	\$22,000 00	88	\$2,640 00	\$19,360 00
H. R. Worthington com. 25,000		22		5,500 00
Metropolitan West Side El., Chicago	1,250 00	5		1,250 00
West Side Construction Co. stk	3,600 00	10	1,800 00	1,800 00
Brooklyn Wharf and Warehouse stock	95,000 00	97		97,000 00
Kings County Traction stock, New York, New Haven and Hartford R. R.	9,000 00	46		9,200 00
Del. and Hudson Canal Co.	73,893 87	180	1,893 87	72,000 00
Chicago, R. I. and Pacific.	21,925 00	108 1/2	225 00	21,700 00
Del., Lack. and Western.	84,600 00	91		86,400 00
Consolidated Gas Co.	80,212 50	161	4,712 50	75,500 00
Loans	73,000 00	186		74,400 00
Bills purchased	1,708,242 55			1,708,242 55
Real estate, banking house	859,126 55			859,126 55
Cash on hand and deposited	488,860 60			488,860 60
Interest accrued				1,129,682 65
					55,314 15
					\$7,347,872 60
LIABILITIES.					
Capital	\$1,000,000 00			
Deposits, general	4,432,843 01			
Deposits, savings banks.	831,019 99			
Certified checks	47,808 23			
Interest accrued	33,099 46			
					6,344,770 69
Surplus				\$1,003,101 91

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 19, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	6	\$35,000 00			\$35,000 00
United States bonds	5	337,562 19	115 1/4		345,750 00
United States bonds	4	857,849 55	127		889,000 00
New York city bonds	3	1,178,304 20	100	\$5,364 70	1,172,939 50
New York State bonds	3	328,450 00	100		330,000 00
Brooklyn city bonds	4	31,200 00	105		31,500 00
Brooklyn city bonds	4	55,312 50	113		56,500 00
Brooklyn city bonds	4	55,500 00	114		57,000 00
Brooklyn city bonds	4	112,000 00	115		115,000 00
Central of Georgia Ry.	5	951,933 34	90	8,733 34	943,200 00
Staten Island Electric Ist.	5	355,333 34	85	15,333 34	340,000 00
Metropolitan West Side El. Ist	5	160,315 11	45		160,315 11
Galveston City Ry.	5	703,747 54	85		812,600 00
Brooklyn W. & Warehouse Co.	5	46,500 17	100		46,000 00
Crescent City Ry. Co.	5	109,375 00	85	3,125 00	106,250 00
Kansas City (Mo.) Gas Co.	5	40,655 00	86	235 00	40,420 00
The Johnson Co.	6	148,500 00	94		161,700 00
Toledo Traction Co.	5	664,150 00	90	17,950 00	646,200 00
Elmira Municipal Imp. Co.	5	184,400 00	30	76,800 00	57,600 00
Reading Co.	4	34,690 00	84		36,120 00
Jefferson and Clearfield Coal and Iron Co. 2d.	5	65,208 33	100	208 33	50,000 00
Jefferson and Clearfield Coal & Iron Co. pfd., 500 shs., at \$100			30		15,000 00
Columbus, Hocking Valley and Toledo	4	124,160 00	55	9,700 00	114,400 00
West Chicago Street Ry.	5	78,300 99	93	279 99	78,120 00
Mobile and Ohio (Mont. div.)	5	85,000 00	85		85,000 00
St. Louis and Iron Mt. 2d ex.	5	92,766 67	100	766 67	92,000 00
Illinois Central (St. Louis div.)	3 1/2	4,520 67	90	20 67	4,500 00
Illinois Central (Louisville div.)	3 1/2	4,536 88	90	36 88	4,500 00

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Pitts. and Western rec. cfts.	5	\$128,700 00	100	.....	\$128,000 00
Lehigh Valley R. R. col. tr.	5	72,508 33	92	\$1,668 33	70,840 00
Atchison, T., and Santa Fe gen Ex. and Trustees of Asa Packer notes	4	227,356 20	87	.....	228,810 00
Rome, Watertown and Ogdens- burgh, 600 shares, at \$100	6	71,166 67	100	1,166 67	70,000 00
St. Paul and Duluth pfd., 500 shares, at \$100	70,425 00	119	.....	71,400 00
West Side Construction Co. (old), 160 shares, at \$100	41,606 67	84	.....	42,000 00
West Side Construction Co. (new), 1,500 shares, at \$100	2,080 00	9	640 00	1,440 00
Brooklyn W. & Warehouse, 4,500 shares, at \$100	7,000 00	80	12,000 00	45,000 00
Southern Ry. pfd., 533 shares, at \$100	371,250 00	80	11,250 00	360,000 00
Southern Ry. com., 2,407 shares, at \$100	15,990 00	81	.....	16,523 00
American Malt'g Co. pfd., 5,120 shares, at \$100	22,819 75	10	.....	24,670 00
American Malting Co. com., 4,500 shares, at \$100	485,320 49	76	.....	369,120 00
Penna. Central Brewing Co. bonds	50,000 00	86	.....	118,560 00
Penna. Central Brewing Co. preferred stock	50,000 00
Penna. Central Brewing Co. common stock
Loans	9,243,276 00	.....	.....	9,243,276 00
Bills purchased	90,000 00	.....	.....	90,000 00
Real estate	156,367 97	.....	.....	156,367 97
Sundry debtors	33,286 60	.....	.....	33,286 60
London branch, sterling ac- count	1,143,671 39	.....	.....	1,143,671 39
Sundry stocks and bonds	84,450 76	.....	.....	84,450 76
Cash on hand	68,337 82	.....	.....	2,139,239 11
Cash deposited	2,070,901 29	.....	.....
Interest accrued	164,901 43
					\$21,453,170 87
LIABILITIES.					
Capital	\$2,000,000 00	.....	.....	18,628,721 66
Deposits, individual	15,724,467 42	.....	.....
Acceptances	809,267 99	.....	.....
Treasurer's checks	2,752 54	.....	.....
Dividends unpaid	385 00	.....	.....
Interest accrued	91,848 71	.....	.....	18,628,721 66
Surplus	
					\$2,834,449 21

HAMILTON TRUST COMPANY, BROOKLYN.

[Examined December 22, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	\$686,683 05	.....	.....	\$686,683 05
United States bonds	5	114,812 50	114%	\$312 50	114,500 00
United States bonds	4	117,687 50	128%	.....	128,500 00
City of Brooklyn bonds	8	102,625 00	100	2,625 00	100,000 00
City of Brooklyn bonds	4	15,000 00	114	.....	17,100 00
City of Brooklyn bonds	4	40,000 00	118	.....	45,300 00
City of Brooklyn bonds	4	120,195 00	114	.....	125,400 00
City of Brooklyn bonds	4	106,725 00	110%	.....	110,750 00
City of Brooklyn bonds	4	110,700 00	115%	.....	115,500 00

HAMILTON TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Brooklyn bonds . . .	3½	\$101,050 00	105½	.....	\$105,500 00
Manhassetville bonds . . .	4	38,000 00	100	.....	38,000 00
Manhasset Elevated bonds . . .	5	12,853 75	55	.....	13,750 00
Manhasset Athletic Club bonds . . .	5	30,000 00	100	.....	30,000 00
Manhasset Transfer cdfs. . . . .	.....	4,512 50	46	.....	4,600 00
Manhasset R. R. general	5	102,332 94	104	.....	104,000 00
Manhasset R. second	5	8,375 00	81	\$275 00	8,100 00
Manhasset and Ohio general	4½	16,748 75	8½	748 75	16,000 00
Manhasset Elevated 2d tr. rets. . . . .	.....	8,458 75	43	.....	8,600 00
Manhasset 1d Hocking Valley	6	5,212 50	52	12 50	5,200 00
Manhasset Cook, Br. tr. rets. . . . .	.....	10,091 27	70	.....	10,500 00
Manhasset Electric first	6	12,350 00	100	.....	13,000 00
Manhasset Orange Lake	6	28,000 00	100	.....	28,000 00
Manhasset 1 & Brook R. R.	5	18,000 00	104	.....	18,720 00
Manhasset New York R. R. 1st	4	46,125 00	91	625 00	45,500 00
Manhasset 1d Hocking Valley . . . . .	.....	.....	.....	.....	.....
Manhasset Iron stock . . . . .	.....	1,200 00	5	700 00	500 00
Manhasset of New York stk. . . . .	.....	78,312 50	182	.....	91,000 00
Manhasset N. Y. R. R. stock . . . . .	.....	21,705 60	195	.....	25,194 00
Manhasset Union Gas stock . . . . .	.....	56,562 50	117	.....	58,500 00
Manhasset .....	.....	2,563,440 97	.....	.....	2,563,440 97
Manhasset .....	.....	43,375 00	.....	.....	43,375 00
Manhasset .....	.....	15,082 08	.....	.....	15,082 08
Manhasset 1d and deposited . . . . .	.....	980,538 90	.....	.....	980,538 90
Manhasset .....	.....	.....	.....	.....	50,236 68
LIABILITIES.	.....	.....	.....	.....	\$5,730,970 08
Manhasset .....	.....	\$500,000 00	.....	.....	.....
Manhasset Depositors . . . . .	.....	3,898,311 43	.....	.....	.....
Manhasset Savings banks . . . . .	.....	605,371 86	.....	.....	.....
Manhasset .....	.....	6,777 72	.....	.....	.....
Manhasset .....	.....	51,406 05	.....	.....	.....
Manhasset .....	.....	.....	.....	.....	5,151,897 06
Manhasset .....	.....	.....	.....	.....	\$579,102 97

HOLLAND TRUST COMPANY, NEW YORK.

[Examined December 15, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Manhasset bonds	4	\$5,650 25	114	.....	\$5,700 00
Manhasset ty bonds	2½	50,001 07	90	\$5,001 07	45,000 00
Manhasset ty bonds	3	50,875 00	100	875 00	50,000 00
Manhasset ty bonds	7	2,500 00	120	100 00	2,400 00
Manhasset Electric tr. rets.	6	5,537 50	85	1,287 50	4,250 00
Manhasset Bridge & Tram. Co.	8	48,000 00	Cost.	.....	48,000 00
Manhasset Bridge & Tram. Co.	8	14,360 00	Cost.	.....	14,360 00
Manhasset N. Y.	6	2,000 00	100	.....	2,000 00
Manhasset & Brigan. R. R. Co.	5	19,000 00	95	.....	19,000 00
Manhasset ed Co.	6	11,800 00	100	.....	11,800 00
Manhasset ed Co. pfd. stock . . . . .	.....	9,308 72	75	458 72	8,850 00
Manhasset Transit Co. bonds . . . . .	.....	3,030 00	.....	1,530 00	1,500 00
Manhasset Transit Co. stock . . . . .	.....	6,000 00	25	3,500 00	2,500 00
Manhasset C. Ry. Co. stock . . . . .	.....	15,975 00	95¾	.....	19,075 00
Manhasset St. Paul com. stk . . . . .	.....	31,100 00	98¾	.....	31,560 00
Manhasset Duluth pfd. stock . . . . .	.....	31,655 04	82	7,055 04	24,600 00
Manhasset St. Louis com. stk . . . . .	.....	29,000 00	34	12,000 00	17,000 00
Manhasset I. & Pacific stock . . . . .	.....	63,600 00	90	.....	36,000 00
Manhasset S. S. Co. stock . . . . .	.....	11,100 00	80	2,100 00	9,000 00
Manhasset I. & Cable Co. stk . . . . .	.....	1,134 00	92	.....	1,288 00
Manhasset I. V. & Tol. stk. . . . .	.....	2,675 00	5	2,175 00	500 00
Manhasset ed Co. pfd. stock . . . . .	.....	5,475 00	104	.....	5,200 00
Manhasset ed Co. com. stock . . . . .	.....	.....	85	.....	1,750 00
Manhasset Myrme Belge Cheferau Mexique stk . . . . .	.....	39,783 78	Cost.	.....	39,783 78
Manhasset Fire Ins. Co. stock . . . . .	.....	800 00	175	.....	875 00

HOLLAND TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Holland Building Ass'n stock		\$15,735 00	50	\$7,735 00	\$8,000 00
Dela. Riv. & Lan. 1st bonds	6	3,750 00	.....	3,750 00	.....
Lawyers' Title Ins. Co. stock		1,605 00	145	155 00	1,450 00
Nat. Bank of N. America stk.		1,228 50	140	248 50	980 00
Real Estate & Auc. Room stk.		1,200 00	75	450 00	750 00
Brigantine Co. stock		5,550 00	15	.....	5,550 00
S. I. Ter. Cot. & Lum. Co. stk.		4,000 00	.....	4,000 00	.....
Beverwyck Towing Co. stock		86,312 95	.....	62,282 95	24,030 00
Phila. & Brigan. R. R. pfd stk.		7,985 00	Cost.	.....	7,985 00
Phila. & Brigan. R. R. com. stk. ....		.....	.....	.....	.....
Loans		291,604 21	.....	.....	291,044 21
Bills receivable		85,475 75	.....	84,525 75	950 00
Real estate:					
New York city		85,807 12			
Brooklyn city		181,365 97			
Brigantine, N. J., H. H.		56,815 55			
Brigantine, N. J., O. I.		2,063 18			
Brigantine, N. J., B. I. Co.		11,234 50			
					337,286 32
Division Ave. trolley extension		\$673 02			673 02
Reorganization account		49,721 07		46,721 07	3,000 00
Cash on hand		1,214 12			1,214 12
Interest accrued .....		.....			5,270 05
					\$1,090,134 50
LIABILITIES.					
Capital		\$500,000 00			
Due depositors		140,302 04			
Due depositors, certificates		8,615 70			
Accepted checks		265 80			
Due Nat. Bk., North America		359,839 05			
Due Chatham Nat. Bank		80 000 00			
Interest accrued		5,235 04			
					1,094,277 13
Deficit					\$4,142 63

ITHACA TRUST COMPANY, ITHACA.

[Examined December 20, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
L. I. R. R. (N. Shore div.)	5	\$10,000 00	95	\$500 00	\$9,500 00
Chic. & East. Illinois R. R.	5	9,811 59	102	.....	10,200 00
U. S. reg. 4 p. c. coup. 1925	4	84,975 50	129½	.....	38,737 50
Lehigh & New York R. R.	4	9,250 00	98	.....	9,340 00
Atch., Top. & S. Fe. gen. mtg.	4	12,748 00	80½	.....	13,462 50
Atch., Top. & S. Fe. adjust.	4	4,158 95	56	.....	4,640 00
N. Pac. R. R. prior liens	4	8,765 00	95	.....	9,340 00
Mo., Kansas & Texas 1st	4	8,394 70	87	.....	8,700 00
American Spirits Mfg. Co.	6	4,143 75	73½	468 75	3,675 00
Texas and Pac. Ry. (E. div.)	6	5,250 00	109	.....	5,430 00
Texas & Pacific Ry. 1st	5	4,732 50	98	.....	4,840 00
Northwestern Telegraph	7	4,424 80	118½	.....	4,750 00
Pullman Palace Car Co. stk. ....	.....	8,000 00	173	.....	8,650 00
Chic., Minn. & St. Paul pfd. stk. ....	.....	6,931 75	142	.....	7,100 00
Brooklyn city, 1915	3	20,000 00	.....	.....	20,000 00
Ithaca Water Works Co.	5	7,000 00	.....	.....	7,000 00
Arapahoe Co., Col., school	6	1,000 00	.....	.....	1,000 00
Barnes Co., N. D., refunding	6	9,000 00	.....	.....	9,000 00
Salt Lake City, Utah, school	5	4,925 00	.....	.....	4,925 00
Yankton Co., Dak., refund.	4½	14,373 50	.....	.....	14,373 50
Lincoln Gas Co., Lincoln, Neb.	6	25,610 00	.....	.....	25,610 00
Sequim, Texas, school	6	2,500 00	.....	.....	1,800 00

EXAMINATIONS.

ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allo-
Logan county, Okla., county	6	\$8,948 15	.....	.....	\$
Cheyenne, Wyoming, water	6	10,000 00	.....	.....	1
Ogden, Utah, school	5	23,900 00	.....	.....	2
N. Yakima, Wash., sewerage	6	8,500 00	.....	.....
Parsons Co., Kan., county	6	10,000 00	.....	.....	1
Kootenai Co., Idaho, county	6	10,000 00	.....	.....	1
Albany Co., Wyo., county	6	4,000 00	.....	.....
Oklahoma Co., Okla., county	6	4,427 19	.....	.....
Crow Wing Co., Minn., county	6	8,990 68	.....	.....
Cache Co., Utah, imp	5	4,950 00	.....	.....
Arapahoe Co., Col., school	6	1,492 50	.....	.....	1
Arizona Territory, refunding	5	10,000 00	.....	.....
Sayre, Pa., school	5	8,000 00	.....	.....
Fsl Upsilon Asso., Ithaca					
Chapter House	5	2,200 00	.....	.....
Sheridan, Wyoming, water	6	5,000 00	.....	.....
Austin, Tex., water and elec	6	15,000 00	.....	.....	1
Athens, Pa., school	4½	7,500 00	.....	.....
Sherman, Texas, refunding	6	5,000 00	.....	.....
Oklahoma, Okla., refunding	6	4,975 00	.....	.....
Burlington, Wis., school	5	5,000 00	.....	.....
Saguache Co., Col., refunding	7	7,000 00	.....	.....
Osage Co., Kan., county	6	1,000 00	.....	.....
Kan. City Cable R. R. ext. 6					
per cent. bonds	5	5,000 00	.....	.....
Plattsmouth, Neb., warrants	7	1,225 26	.....	.....
King Co., Wash., warrants	7½	2,122 36	.....	.....
Interest on bonds not quoted					
Bills receivable		47,097 78	.....	.....	4
Demand loans		31,245 00	.....	.....	8
Interest accrued on same					
Bonds and mortgages	Var.	147,490 00	.....	.....	14
Interest accrued on same					
Banking house and lot		24,000 00	.....	.....	2
Other real estate		3,000 00	.....	.....
Rents accrued from same					
Furniture and fixtures		1,500 00	.....	.....
Due from banks and trust companies		100,869 85	.....	.....	10
Interest accrued on same					
Cash		11,469 11	.....	.....	1
LIABILITIES.					\$75
Capital stock		\$100,000 00			
Due depositors, on interest		520 784 07			
Due depositors, active account		75,895 61			
Due depositors, certificates		8,019 34			
Interest accrued on same		7,473 37			
Salaries		102 79			
					71
Surplus					\$4

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined November 27, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allo-
Bonds and mortgages	Var.	\$208,939 47			\$201
United States bonds	4	224,565 56	128½		25
New York city bonds	2½	94,600 00	90	\$4,600 00	9
New York city bonds	3	50,000 00	100		5
Brooklyn city bonds	3	4,487 50	100		1
Brooklyn city bonds	3½	35,265 50	105		3
Brooklyn city bonds	3½	25,000 00	106		2
Brooklyn city bonds	3½	65,000 00	107		6
Brooklyn city bonds	3½	5,178 50	107		1
Brooklyn city bonds	3½	116,737 60	109		12

HOLLAND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Holland Building Ass'n stock		\$15,795 00	50	\$7,795 00	\$8,000 00
Del. Riv. & Lan. 1st bonds	6	8,750 00	.....	8,750 00	.....
Lawyers' Title Ins. Co. stock		1,605 00	145	155 00	1,450 00
Nat. Bank of N. America stk.		1,228 50	140	248 50	980 00
Real Estate & Auc. Room stk.		1,200 00	75	450 00	750 00
Brigantine Co. stock		5,550 00	15	.....	5,550 00
S. I. Ter. Cot. & Lum. Co. stk.		4,000 00	.....	4,000 00	.....
Beverwyck Towing Co. stock		86,312 95	.....	62,222 95	24,090 00
Phila. & Brigan. R. R. pfd stk.		7,965 00	Cost.	.....	7,965 00
Phila. & Brigan. R. R. com. stk. ....		.....	.....	.....	.....
Loans		291,004 21	.....	.....	291,004 21
Bills receivable		35,475 75	.....	34,525 75	950 00
Real estate:					
New York city		85,807 12			
Brooklyn city		181,865 97			
Brigantine, N. J., H. H.		56,815 55			
Brigantine, N. J., O. I.		2,063 18			
Brigantine, N. J., B. I. Co.		11,234 50			
					337,226 32
Division Ave. trolley extension		\$673 02	.....	.....	673 02
Reorganization account		49,721 07	.....	46,721 07	3,000 00
Cash on hand		1,214 12	.....	.....	1,214 12
Interest accrued .....		.....	.....	.....	5,270 05
					\$1,090,134 50
LIABILITIES.					
Capital		\$500,000 00			
Due depositors		140,302 04			
Due depositors, certificates		8,615 70			
Accepted checks		265 80			
Due Nat. Bk., North America.		859,839 05			
Due Chatham Nat. Bank.		80 000 00			
Interest accrued		5,335 04			
					1,094,277 13
Deficit .....		.....			\$4,142 63

ITHACA TRUST COMPANY, ITHACA.

[Examined December 20, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
L. I. R. R. (N. Shore div.)	5	\$10,000 00	95	\$500 00	\$9,500 00
Chic. & East. Illinois R. R.	5	9,811 59	102	.....	10,200 00
U. S. reg. 4 p. c. coup. 1925 ..	4	84,975 50	129½	.....	28,737 50
Lehigh & New York R. R.	4	9,250 00	98	.....	9,300 00
Atch., Top. & S. Fe gen. mtg.	4	12,748 00	89½	.....	13,402 50
Atch., Top. & S. Fe adjust.	4	4,158 95	59	.....	4,640 00
N. Pac. R. R. prior liens	4	8,765 00	95	.....	9,500 00
Mo., Kansas & Texas 1st	4	8,894 70	87	.....	8,700 00
American Spirits Mfg. Co.	6	4,143 75	73½	468 75	3,675 00
Texas and Pac. Ry. (E. div.) ..					
cons	6	5,250 00	109	.....	5,430 00
Texas & Pacific Ry. 1st	5	4,732 50	98	.....	4,900 00
Northwestern Telegraph	7	4,424 80	118½	.....	4,750 00
Pullman Palace Car Co. stk.		8,000 00	173	.....	8,650 00
Chic., Minn. & St. Paul pfd. stk.		6,931 75	142	.....	7,100 00
Brooklyn city, 1915	3	20,000 00	.....	.....	20,000 00
Ithaca Water Works Co.	5	7,000 00	.....	.....	7,000 00
Arapahoe Co., Col., school	6	1,000 00	.....	.....	1,000 00
Barnes Co., N. D., refunding	6	9,000 00	.....	.....	9,000 00
Salt Lake City, Utah, school	5	4,925 00	.....	.....	4,925 00
Yankton Co., Dak., refund.	4½	14,379 50	.....	.....	14,379 50
Lincoln Gas Co., Lincoln, Neb.	6	25,610 00	.....	.....	25,610 00
Sequin, Texas, school	6	2,500 00	.....	.....	2,500 00

ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Logan county, Okla., county	6	\$3,943 15	.....	.....	\$3,943 15
Cheyenne, Wyoming, water	6	10,000 00	.....	.....	10,000 00
Ogden, Utah, school	5	23,900 00	.....	.....	23,900 00
N. Yakima, Wash., sewerage	6	8,500 00	.....	.....	8,500 00
Parsons Co., Kan., county	6	10,000 00	.....	.....	10,000 00
Kootenai Co., Idaho, county	6	10,000 00	.....	.....	10,000 00
Albany Co., Wyo., county	6	4,000 00	.....	.....	4,000 00
Oklahoma Co., Okla., county	6	4,427 19	.....	.....	4,427 19
Crow Wing Co., Minn., county	6	3,990 68	.....	.....	3,990 68
Cache Co., Utah, imp	5	4,950 00	.....	.....	4,950 00
Arapahoe Co., Col., school	6	1,492 50	.....	.....	1,492 50
Arizona Territory, refunding	5	10,000 00	.....	.....	10,000 00
Sayre, Pa., school	5	3,000 00	.....	.....	3,000 00
Psi Upsilon Asso., Ithaca					
Chapter House	5	2,200 00	.....	.....	2,200 00
Sheridan, Wyoming, water	6	5,000 00	.....	.....	5,000 00
Austin, Tex., water and elec.	6	15,000 00	.....	.....	15,000 00
Athens, Pa., school	4½	7,500 00	.....	.....	7,500 00
Sherman, Texas, refunding	6	5,000 00	.....	.....	5,000 00
Oklahoma, Okla., refunding	6	4,975 00	.....	.....	4,975 00
Burlington, Wis., school	5	5,000 00	.....	.....	5,000 00
Saguache Co., Col., refunding	7	7,000 00	.....	.....	7,000 00
Osage Co., Kan., county	6	1,000 00	.....	.....	1,000 00
Kan. City Cable R. R. ext. 6					
per cent. bonds	5	5,000 00	.....	.....	5,000 00
Plattsmouth, Neb., warrants	7	1,225 26	.....	.....	1,333 26
King Co., Wash., warrants	7½	2,122 36	.....	.....	2,291 81
Interest on bonds not quoted					4,812 68
Bills receivable		47,097 78	.....	.....	47,097 78
Demand loans		31,245 00	.....	.....	31,245 00
Interest accrued on same			.....	.....	871 21
Bonds and mortgages	Var.	147,490 00	.....	.....	147,490 00
Interest accrued on same			.....	.....	3,575 84
Banking house and lot		24,000 00	.....	.....	24,000 00
Other real estate		3,000 00	.....	.....	3,000 00
Rents accrued from same			.....	.....	183 83
Furniture and fixtures		1,500 00	.....	.....	1,500 00
Due from banks and trust					
companies		100,869 85	.....	.....	100,869 85
Interest accrued on same			.....	.....	359 65
Cash		11,469 11	.....	.....	11,469 11
LIABILITIES.					\$758,987 54
Capital stock		\$100,000 00	.....	.....
Due depositors, on interest		520 764 07	.....	.....
Due depositors, active account		75,885 61	.....	.....
Due depositors, certificates		8,019 34	.....	.....
Interest accrued on same		7,473 37	.....	.....
Salaries		162 79	.....	.....
			.....	.....	712,305 18
Surplus			.....	.....	\$46,682 36

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined November 27, 1907.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	\$203,939 47	.....	.....	\$203,939 47
United States bonds	4	224,565 56	128½	.....	257,000 00
New York city bonds	2½	91,600 00	100	\$4,600 00	90,000 00
New York city bonds	3	50,000 00	100	.....	50,000 00
Brooklyn city bonds	3	4,487 50	100	.....	5,000 00
Brooklyn city bonds	3½	35,265 50	105	.....	36,750 00
Brooklyn city bonds	3½	25,000 00	106	.....	26,500 00
Brooklyn city bonds	3½	63,000 00	107	.....	69,55 00
Brooklyn city bonds	3½	5,178 50	107	.....	5,359 00
Brooklyn city bonds	3½	116,737 60	109	.....	122,050 00

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Brooklyn and New York Ry. Supply Co.	6	\$1,300 00	50	\$300 00	\$1,000
Ohio Mining and Mfg. Co.	5	3,250 00	80	550 00	2,700
Jersey City.	7	50,000 00	110	.....	55,000
New York and Harlem R. R., 40 shares, \$50 each.	5,100 00	325	.....	6,500
Rensselaer and Saratoga R. R., 200 shares, \$100 each.	35,600 00	182	.....	36,400
Reading R. R. 2d pfd. inc., 1,000 shares \$50.	11,500 00	83	.....	16,000 0
Reading R. R. 1st pfd. inc., 600 shares, \$50.	12,156 25	53	.....	15,900 00
Brooklyn City R. R., 5,000 sh., \$10 each.	93,000 00	194	.....	97,000 00
Consolidated Gas.	24,300 00	219	.....	43,800 00
New York, New Haven and Hartford, 125 shares, \$100.	23,518 75	184	518 75	23,000 00
Lake Shore and Michigan So., 100 shares, \$100.	15,487 50	175	.....	17,500 00
New York Central and Hudson R. R., 200 shares, \$100.	20,400 00	110	.....	22,000 00
Jacksonville, Tampa and Key West rec. cfts.	8	30,000 00	100	.....	30,000 00
Bonds and mortgages.	Var.	292,500 00	.....	.....	292,500 00
Loans.	1,482,987 50	.....	.....	1,482,987 50
Real estate, bank building.	160,000 00	.....	.....	100,000 00
Other real estate.	50,000 00	.....	.....	50,000 00
Cash deposited.	663,442 35
Cash on hand.	65,862 59
Interest accrued.	29,128 90
					\$4,194,655 25
LIABILITIES.					
Capital.	\$500,000 00	.....	.....	.....
Due depositors.	2,619,979 09	.....	.....	.....
Due savings banks.	508,276 48	.....	.....	.....
Dividends unpaid.	10,000 00	.....	.....	.....
Interest accrued.	26,464 07	.....	.....	.....
					3,064,730 34
Surplus.	\$599,985 01

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Examined October 17, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.	5	\$8,300 00	.....	.....	28 000 00
United States bonds.	4	441,908 57	118 1/2	.....	455,702 50
United States bonds.	4	1,135,177 49	127	.....	1,162,050 00
United States bonds.	6	100,266 14	102 1/2	.....	102,250 00
United States bonds.	6	34,114 28	105 1/2	.....	34,897 50
Flint & Pere Marquette P. H. div.	5	10,540 31	80	\$940 81	9,600 00
Lehigh and Wilkesbarre Coal.	7	69,131 03	100	3,134 08	60,000 00
Chicago, Bur. & Quincy con.	7	57,384 21	117	.....	58,500 00
Sioux City & Northern Ist.	5	181,845 44	90	.....	198,000 00
Plainfield Water Supply Co.	5	14,175 00	100	175 00	14,000 00
Pittsburgh and Western.	4	32,984 20	77	2,134 30	30,800 00
Peoria and Eastern.	4	40,732 00	74	3,732 00	37,000 00
Louisville & Nashville unified.	4	19,953 03	83 1/2	.....	20,875 00
Nashville, Chat. & St. L. con.	5	51,540 25	1 1/4	.....	52,000 00
St. Paul, Min. and Man. gtd. ....	.....	143,528 06	122	.....	158,000 00
1,300 shares, \$100. ....	.....	79,023 06	79	23 06	79,000 00
Chesapeake and Ohio gen.	4 1/2	57,146 40	100	.....	60,000 00
Great Northern 10 year.	4	.....	.....	.....	.....

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	* Par value.	Rate.	Deductions.	Allowed.
Land & River Improvement Co. pfd. stock .....	.....	\$13,800 00	50	\$6,900 00	\$6,900 00
Land & River Improvement Co. prior lien bonds. ....	.....	18,800 00	90	580 00	12,420 00
West Superior Iron and Steel Co. trust cfts	6	70,000 00	50	35,000 00	35,000 00
West Superior Iron and Steel Co. lien cfts .....	.....	2,000 00	100	.....	2,000 00
Cleveland & Canton con.	5	205,000 00	25	153,750 00	51,250 00
Marshall Coal Co. 1st tr. cfts. ....	.....	2,000 00	100	.....	2,000 00
Louisville & Nashville	7	32,000 00	102	.....	32,640 00
Democratic Club	6	10,000 00	100	.....	10,000 00
Loans .....	.....	8,942,999 32	.....	.....	8,942,999 32
Vault, cost .....	.....	42,000 00	.....	.....	42,000 00
Furniture and fixtures .....	.....	20,000 00	.....	.....	20,000 00
Cash on hand .....	.....	131,419 06	.....	.....	.....
Cash deposited .....	.....	1,928,599 70	.....	.....	.....
Collections .....	.....	4,762 50	.....	.....	2,000,019 36
Interest accrued .....	.....	.....	.....	.....	4,762 50
					90,754 58
LIABILITIES.					\$13,958,264 14
Capital .....	.....	1,000,000 00	.....	.....	.....
Due depositors .....	.....	11,499,473 56	.....	.....	.....
Due savings banks .....	.....	731,112 41	.....	.....	.....
Certified checks .....	.....	20,174 85	.....	.....	.....
Coupon checks .....	.....	25 48	.....	.....	.....
Dividends unpaid .....	.....	96 00	.....	.....	.....
Interest accrued .....	.....	99,413 00	.....	.....	.....
					13,359,294 80
Surplus .....	.....	.....	.....	.....	\$598,969 34

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[Examined September 28, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds	4	\$500,700 00	114	.....	\$513,000 00
City of Brooklyn	Var.	100,000 00	113	.....	113,000 00
Western Union Telegraph Co., ..	5	25,800 00	108	.....	27,000 00
Pittsburgh Junction	6	25,000 00	119	.....	29,750 00
Montana Central	5	24,187 50	103	.....	25,750 00
Philadelphia and Reading	4	42,656 25	85	\$156 25	42,500 00
Brooklyn City R. R.	5	26,700 00	115	.....	29,900 00
Southern Ry.	5	24,781 25	93	1,531 25	23,250 00
Erie Ry.	3 & 4	22,318 75	70	.....	24,500 00
Erie Ry. prior lien	4	23,406 25	91	656 25	22,750 00
Williamsburgh and Flatbush ..	4 1/2	60,000 00	100	.....	60,000 00
Knickerbocker Ice Co.	5	20,000 00	100	.....	20,000 00
Equitable Gas Light	6	20,000 00	102	.....	20,400 00
N. Y. and East River Gas Co. ..	5	10,450 00	112	.....	11,200 00
Chicago, Rock Island & Pacific ..	5	14,400 00	103	.....	15,450 00
Chicago and St. Louis	6	10,000 00	106	.....	10,600 00
Lehigh and New York	4	23,062 50	91	812 50	22,250 00
Rome, Watertown & Ogdens ..	5	17,900 00	121	.....	20,570 00
Marquette and Ontonagon	6	5,000 00	106	.....	5,300 00
Williamsburgh Gas Light	6	25,000 00	105	.....	26,250 00
Grand Street & Newtown R. R. ..	5	25,000 00	107	.....	26,750 00
Chicago, Burlington & Quincy ..	5	10,000 00	104	.....	10,400 00
Louisiana & Mississippi R. R. ..	7	10,000 00	105	.....	10,500 00
Norfolk Southern R. R.	5	48,125 00	107	.....	53,500 00
New York and Cuba Mail Steamship Co.	6	10,400 00	100	.....	10,400 00
Brooklyn Union Gas	5	60,000 00	114	.....	68,400 00

* par value is given instead of book value because the report does not state the latter by separate items. The aggregate book value is \$2,526,590 47, as against \$2,628,348 56 par value.

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Brooklyn and New York Ry. Supply Co.	6	\$1,300 00	50	\$300 00	\$1,000 00
Ohio Mining and Mfg. Co.	5	3,250 00	80	550 00	2,700 00
Jersey City.	7	50,000 00	110	.....	55,000 00
New York and Harlem R. R., 40 shares, \$50 each. ....	.....	5,100 00	825	.....	6,500 00
Rensselaer and Saratoga R. R., 200 shares, \$100 each. ....	.....	35,600 00	182	.....	36,400 00
Reading R. R. 2d pfd. inc., 1,000 shares \$50. ....	.....	11,500 00	82	.....	16,000 00
Reading R. R. 1st pfd. inc., 600 shares, \$50. ....	.....	12,156 25	58	.....	15,900 00
Brooklyn City R. R., 5,000 sh., \$10 each. ....	.....	98,000 00	194	.....	97,000 00
Consolidated Gas. ....	.....	24,200 00	219	.....	43,800 00
New York, New Haven and Hartford, 125 shares, \$100. ....	.....	23,518 75	184	518 75	23,000 00
Lake Shore and Michigan So., 100 shares, \$100. ....	.....	15,487 50	175	.....	17,500 00
New York Central and Hudson R. R., 200 shares, \$100. ....	.....	20,400 00	110	.....	22,000 00
Jacksonville, Tampa and Key West rec. cfts.	8	80,000 00	100	.....	30,000 00
Bonds and mortgages.	Var.	292,500 00	.....	.....	292,500 00
Loans. ....	.....	1,482,967 50	.....	.....	1,482,967 50
Real estate, bank building. ....	.....	160,000 00	.....	.....	100,000 00
Other real estate. ....	.....	50,000 00	.....	.....	50,000 00
Cash deposited. ....	.....	.....	.....	.....	663,442 36
Cash on hand. ....	.....	.....	.....	.....	65,862 59
Interest accrued. ....	.....	.....	.....	.....	29,182 90
LIABILITIES.					\$4,194,655 25
Capital. ....	.....	\$500,000 00	.....	.....	.....
Due depositors. ....	.....	2,619,979 09	.....	.....	.....
Due savings banks. ....	.....	508,276 48	.....	.....	.....
Dividends unpaid. ....	.....	10,000 00	.....	.....	.....
Interest accrued. ....	.....	26,464 67	.....	.....	.....
Surplus. ....	.....	.....	.....	.....	3,664,720 34
					\$629,935 01

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Examined October 17, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.	5	\$8,900 00	.....	.....	\$8,000 00
United States bonds.	4	441,968 57	118 1/4	.....	455,702 50
United States bonds.	4	1,135,177 49	127	.....	1,162,050 00
United States bonds.	6	100,266 14	102 1/4	.....	102,250 00
United States bonds.	6	34,114 28	105 3/4	.....	34,867 50
Flint & Pere Marquette P. H. div.)	5	10,540 31	80	\$940 31	9,600 00
Lehigh and Wilkesbarre Coal.	7	63,134 03	100	3,134 03	60,000 00
Chicago, Bur. & Quincy con.	7	57,384 21	117	.....	58,500 00
Sioux City & Northern 1st	5	181,845 44	90	.....	198,000 00
Plainfield Water Supply Co.	5	14,175 00	100	175 00	14,000 00
Pittsburgh and Western.	4	32,934 20	77	3,134 30	30,800 00
Peoria and Eastern.	4	40,732 00	74	3,732 00	37,000 00
Louisville & Nashville unificd.	4	19,953 03	83 1/4	.....	20,875 00
Nashville, Chat. & St. L. con.	5	51,540 25	1 1/4	.....	52,000 00
St. Paul, Min. and Man. gtd., 1,300 shares, \$100. ....	.....	133,528 06	122	.....	138,600 00
Chesapeake and Ohio gen.	4 1/4	79,023 06	79	23 06	79,000 00
Great Northern 10 year.	4	57,146 40	100	.....	60,000 00

MANHATTAN TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Oregon Short Line.	5		91		\$22,750 00
Oregon Short Line, income A.	5		56		14,000 00
Oregon Short Line stock, 500 shares, \$100.	5	\$37,568 55	20		10,000 00
San Antonio & Aransas Pass.	4	41,102 75	60	\$7,962 75	33,120 00
Minneapolis Brewing Co. 1st.	7	9,825 00	100		10,000 00
Consolidated Traction.	5		90 3/4		48,375 00
Consolidated Traction, 250 shares, \$100.		50,256 52	36		9,000 00
Colorado Fuel and Iron Co.	5		80		40,000 00
Colorado Fuel and Iron Co., 188 shares, \$100.		42,916 67	23		4,324 00
Central of Georgia.	5	23,020 84	98		23,250 00
Reading Company.	4	79,487 92	84	527 92	78 960 00
Fidelity Trust & S. D. Co., Phila., 25 shares, \$100.		10,025 78	440		11,000 00
Lawyers' Surety Co., N. Y., 50 shares, \$100.		5,000 00	105		5,250 00
Provident Life and Trust Co., Phila., 25 shares, \$100.		11,000 22	430	250 22	10,750 00
Old Colony Trust Co., Boston, 60 shares, \$100.		11,426 71	185	326 91	11,100 00
Green Bay & Western deb. A.		17,595 00	45		19,251 00
Green Bay & Western deb. B.			6		6,388 00
Ohio Southern rec. cfts.		36,560 73	100		38,000 00
Union Pacific Syndicate 21 per cent.		21,000 00			21,000 00
Washington Loan & Trust Co., Wash., D. C., 50 shares, \$100.		5,000 00	118		5,900 00
Buffalo Gas subscription.		10,000 00			10,000 00
Minneapolis Brewing Co., 250 shares, at \$100.			20		5,000 00
North River Milling Co. pfd., 100 shares, at \$100.			50		5,000 00
North River Milling Co. com., 50 shares, at \$100.			20		1,000 00
London and N. Y. Investment Co., 250 shares, at \$50.			33		4,125 00
American Spirits Mfg. Co.	6		84		21,000 00
Englewood & Chic. El. St. Ry. Loans.		2,023,995 15	50		7,500 00
Advances to reorganizations.		177,844 78			2,023 995 15
Advances to U. S. Transfer Associations.		15,000 00			177,844 78
Office fixture and safe dep.		29,175 59			15,000 00
Cash on hand and deposited.					29,175 59
Interest accrued.					1,133,224 02
					28,357 52
					\$6,424,910 06
LIABILITIES.					
Capital.		\$1,000,000 00			
Deposits, individual.		4,899,800 83			
Checks outstanding.		4,295 27			
Bonds payable.		9,000 00			
Interest accrued.		4,217 82			
					5,917,313 92
Surplus.					\$507,506 14

MANUFACTURERS' TRUST COMPANY, BROOKLYN.

[Examined November 4, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds.	4	\$312 076 95	127 1/2		\$350,968 75
Brooklyn city bonds.	3 1/4	105,375 00	107 1/2		107,500 00
Brooklyn city bonds.	3 1/4	125,968 75	108 3/4		135,937 50
Central of Georgia bonds.	5	13,596 52	91		13,650 00

MANUFACTURERS' TRUST COMPANY, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Richmond and Danville bonds	6	\$16,536 28	121	.....	\$16,940 00
East Tenn., Va. & Ga. bonds	5	10,635 00	109	.....	10,900 00
Erie prior lien	4	46,297 52	91	\$797 52	45,500 00
Ann Arbor R. R. bonds	4	19,455 00	81	.....	20,250 00
Bleecker St. & Fulton Fer. bds	7	10,583 21	107	.....	10,700 00
Chesapeake and Ohio bonds	6	26,588 01	108	.....	25,750 00
Denver and Rio Grande bonds	7	33,405 20	107½	80 20	33,325 00
Union Pacific bonds	6	54,423 22	102	.....	55,060 00
Minn. and St. Louis bonds	7	12,426 95	121	386 95	12,100 00
Columbus & Hock. Val. bds	6	3,000 00	100	.....	3,000 00
Cin., Lafayette & Chi. bonds	7	1,074 74	108	.....	1,080 00
Long Island R. R. bonds	7	20,831 02	101	12 02	20,705 00
N. Y., Susque. & Wn. bonds	5	31,731 25	106	.....	32,480 00
Chicago & Milwaukee R. R. bds	7	11,343 67	108	13 67	11,330 00
Col., Springfield & Cin. bonds	7	3,289 22	110	.....	3,300 00
West Shore bonds	4	26,862 74	110	.....	27,500 00
Manhattan Elevated bonds	4	13,950 00	94	.....	14,100 00
Lexing. Ave. & Pav. Fer. bds	5	58,124 46	119	.....	59,500 00
Chicago & East Illinois bonds	5	13,804 51	101	.....	14,140 00
C., C., C. & Indianapolis bds	7	44,967 88	103½	462 88	44,505 00
Louisville & Nashville bonds	7	50,889 45	101½	139 45	50,750 00
Metropolitan Elevated 2d bds	6	26,054 79	103	304 79	25,750 00
Flint & Pere Marquette bonds	6	55,717 08	110½	467 08	55,250 00
Atch., Topeka & Santa Fe bds	4	44,086 43	88½	848 43	43,238 00
Central of New Jersey bonds	7	63,101 89	105½	.....	63,300 00
Chic., Mil. & St. Paul pfd. stk	.....	39,300 00	139	.....	41,700 00
National Lead stock	.....	49,906 72	102	.....	51,000 00
Bonds and mortgages	Var.	186,000 00	.....	.....	186,000 00
Bills purchased	.....	564,621 15	.....	.....	564,621 15
Loans	.....	1,647,516 11	.....	.....	1,647,516 11
Furniture and fixtures, cost	.....	9,704 95	.....	.....	9,704 95
Cash on hand and deposited	.....	.....	.....	.....	391,570 97
Interest accrued	.....	.....	.....	.....	15,497 44
					\$4,216,531 67
LIABILITIES.					
Capital	.....	\$500,000 00	.....	.....	.....
Deposits, individual	.....	2,838,611 17	.....	.....	.....
Savings banks	.....	210,000 00	.....	.....	.....
Certified checks	.....	7,972 50	.....	.....	.....
Interest accrued	.....	25,753 44	.....	.....	.....
					3,569,337 11
Surplus	.....	.....	.....	.....	\$634,194 76

MERCANTILE TRUST COMPANY, NEW YORK CITY.

[Examined November 16, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	.....	\$498,895 93	.....	.....	\$498,365 98
United States bonds	4	386,176 09	114	.....	390,000 00
United States bonds	5	527,562 50	114	\$14,562 50	513,000 00
New York city bonds	3	654,000 00	100	4,000 00	650,000 00
New York city bonds	3½	26,887 55	106	337 55	26,550 00
St. Louis & Iron Mountain & Southern	5	595 000 00	85½	39,250 00	555,750 00
Pennsylvania R. R.	4½	210,000 00	114½	.....	223,000 00
Western Union col. tr.	5	99,000 00	110	.....	110,000 00
Chicago, Burlington & Quincy	4	356,500 00	93	3,100 00	353,400 00
St. Louis & Iron Mountain extd. 1st.	4½	167,000 00	107½	.....	179,525 00
West Shore R. R. gtd.	4	205,500 00	110½	.....	221,000 00
Central of Georgia	5	726,136 35	90½	.....	769,250 00
Illinois Central extd.	3½	41,257 80	101	.....	46,460 00
Manhattan Ry. Co. stock	.....	120,462 50	97½	28,962 50	97,500 00
Western Union stock	.....	86,425 00	86½	.....	86,500 00

MERCANTILE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans.....	\$22,229,378 50	.....	.....	\$22,229,378 50
Bills receivable.....	310,369 23	.....	.....	310,369 23
Real estate.....	45,564 45	.....	.....	45,564 45
Unadjusted accounts.....	109,018 79	.....	.....	109,018 79
Cash on hand and deposited	8,296,166 88
Interest accrued.....	138,304 00
LIABILITIES.					\$35,864,082 78
Capital.....	\$2,000,000 00	.....	.....
Deposits:					
General.....	28,676,551 00	.....	.....
Savings banks.....	2,141,747 46	.....	.....
Certified checks.....	30,322 02	.....	.....
Unadjusted accounts.....	3,346 12	.....	.....
Interest accrued.....	90,496 00	.....	.....	32,942,462 60
Surplus.....	\$2,921,620 18

METROPOLITAN TRUST COMPANY, NEW YORK CITY.

[Examined October 12, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds.....	6	\$104,125 00	105%	.....	\$105,750 00
United States bonds.....	5	224,201 88	115%	.....	230,750 00
United States bonds.....	4	109,629 33	113%	.....	113,375 00
New York city bonds.....	2½	704,825 00	92	\$56,225 00	648,600 00
New York city bonds.....	8	.....	100	.....	50,000 00
New York city bonds.....	8	333,843 75	100	8,843 75	75,000 00
New York city bonds.....	8	.....	100	.....	200,000 00
New York city bonds.....	8½	320,233 57	107	.....	321,000 00
Burl., Cedar Rapids & N. bds.	5	92,219 35	105½	.....	94,950 00
Chi., Rock Island & Pac. bds.	5	208,000 00	106	.....	212,000 00
Pittsburgh & Wn. bonds.....	4	79,916 67	77	2,916 67	77,000 00
Central of Georgia bonds.....	5	45,000 00	93	.....	46,500 00
Sus. Connecting R. R. bds. ...	6	47,500 00	100	.....	50,000 00
Erie prior lien.....	4	45,758 00	91	258 00	45,500 00
Wisconsin Central rec. ctfs....	.....	100,000 00	100	.....	100,000 00
Loans.....	.....	7,823,037 63	.....	.....	7,823,037 63
Real estate.....	.....	481,800 00	.....	.....	481,800 00
Cash on hand.....	.....	26,004 83	.....	.....	.....
Cash dep. Gallatin Nat. Bk. ...	.....	516,929 55	.....	.....	542,934 38
Advances to trusts.....	.....	939 34	.....	.....	939 34
Interest accrued.....	.....	.....	.....	.....	91,644 96
LIABILITIES.					\$11,310,781 31
Capital.....	.....	\$1,000,000 00	.....	.....
Deposits, individual.....	.....	7,856,337 93	.....	.....
Savings banks.....	.....	1,311,300 87	.....	.....
Interest accrued.....	.....	91,651 81	.....	.....	10,259,850 11
Surplus.....	.....	.....	.....	.....	\$1,051,431 20

NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[Examined September 30, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$460,069 67	.....	.....	\$460,069 67
United States bonds.....	6	124,000 00	102½	.....	127,100 00
United States bonds.....	6	21,000 00	106½	.....	22,175 00
Brooklyn city bonds.....	3	150,000 00	98	\$8,000 00	147,000 00
Brooklyn city bonds.....	4	100,000 00	118	.....	118,000 00
Brooklyn city bonds.....	4	44,000 00	118	.....	49,730 00
Chicago and East. Ill. 1st.....	5	86,000 00	102	.....	86,730 00
Chicago, R. I. & Pac. col.....	5	75,000 00	107	.....	80,250 00
Chicago, R. I. & Pac. deb.....	5	50,000 00	108	.....	50,150 00
Chicago and Indiana Coal Ry. 1st.....	5	25,000 00	100	.....	25,000 00
Chesapeake & Ohio gen'l.....	4½	25,000 00	80	5,000 00	20,000 00
Flint and Pere Marquette 1st.....	5	25,000 00	88	3,000 00	22,000 00
Village of Flushing.....	4	23,000 00	107½	.....	24,725 00
Hecker-Jones-Jewell M. Co. 1st.....	6	19,000 00	100	.....	19,000 00
Iowa and Illinois Coal.....	6	30,000 00	50	15,000 00	15,000 00
Railroad Equipment Car Trust.....	6	85,000 00	100	.....	85,000 00
Car Trust notes.....	6	9,749 45	100	.....	9,749 45
Brooklyn Queens Co. and Sub.....	5	20,000 00	108	.....	20,600 00
Brooklyn Union Gas.....	5	25,000 00	114	.....	28,500 00
Louisville, Henderson & St. L.....	5	25,000 00	78	5,500 00	19,500 00
Atlantic Avenue R. R.....	5	87,000 00	100	.....	87,000 00
Loans.....	.....	1,186,350 00	.....	.....	1,186,350 00
Bills purchased.....	.....	477,249 79	.....	.....	477,249 79
Cash on hand and deposited.....	.....	.....	.....	.....	199,071 39
Interest accrued.....	.....	.....	.....	.....	22,422 82
					\$3,297,332 62
LIABILITIES.					
Capital.....	.....	\$500,000 00	.....	.....	.....
Due depositors.....	.....	2,047,976 89	.....	.....	.....
Due savings banks.....	.....	441,871 46	.....	.....	.....
Certified checks.....	.....	4,451 06	.....	.....	.....
Secretary's checks.....	.....	106 42	.....	.....	.....
Interest accrued.....	.....	13,422 93	.....	.....	.....
					3,007,828 76
Surplus.....	.....	.....	.....	.....	\$289,503 86

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[Examined November 6, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	.....	.....	.....	\$3,733,734 50
United States bonds.....	4	\$251,900 00	112¾	\$2,731 50	249,177 50
United States bonds.....	4	484,600 58	128	.....	512,000 00
United States bonds.....	5	1,216,739 31	115	.....	1,231,650 00
United States bonds.....	6	1,576,972 14	106	42,002 14	1,534,969 00
State of Massachusetts bonds.....	3	300,000 00	100	.....	300,000 00
State of New Hampshire bonds.....	6	21,876 00	107	.....	23,540 00
Atlantic Mutual scrip.....	6	146,880 00	104	.....	151,954 40
Albany and Susquehanna.....	6	61,200 58	113½	2,780 58	59,020 00
Albany and Susquehanna.....	7	79,377 89	121½	4,202 89	75,175 00
Brooklyn Union Gas.....	5	157,500 00	110½	.....	165,750 00
Central R. R. of New Jersey.....	5	43,804 17	113½	.....	47,670 00
Cleveland and Pittsburgh, series A.....	4½	210,975 00	120	.....	240,000 00
Chicago and Milwaukee.....	7	28,697 03	103	2,117 08	26,780 00
Chicago, Milwaukee and St. Paul.....	7	73,160 00	138	.....	81,620 00
Chicago, Milwaukee and St. Paul (Dak. div.).....	7	23,560 00	140	.....	26,000 00

NEW YORK LIFE INSURANCE AND TRUST CO., NEW YORK CITY—(Cont'd).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Chicago, Milwaukee and St. Paul (Minn. div.).....	6	\$28,250 00	118½	.....	\$29,625 00
Chicago, Milwaukee and St. Paul (La Cross div.).....	5	12,210 00	118	.....	13,560 00
Chicago, St. Paul and Minneapolis	6	58,154 17	130	.....	65,000 00
Chicago, Burlington & Quincy	7	579,245 88	117	\$17,645 88	561,600 00
Chicago and Northwestern	7	968,781 00	142	.....	1,076,880 00
Chicago & Northwestern ext.	4	343,110 00	105	.....	378,000 00
Chicago & Northwestern deb.	5	100,088 33	118	.....	113,000 00
Cincinnati, Indianapolis, St. Louis and Chicago	4	194,669 00	101	.....	207,050 00
Cincinnati, Indianapolis, St. Louis & Chicago gen. mort.	4	4,872 78	101	.....	5,050 00
Consolidated Gas Co.	5	210,000 00	110	.....	220,000 00
Dakota Central	6	169,500 00	115	.....	172,500 00
Delaware & Hudson Canal Co.	7	14,328 89	144	.....	14,400 00
Fremont, Elkhorn & Miss. Val'y ..	6	52,700 00	134	.....	53,600 00
Harlem River & Port Chester	7	138,500 00	115	18,500 00	115,000 00
Illinois Central	5	83,450 00	114	.....	91,200 00
International & Gt. Northern	6	67,802 00	120	.....	69,600 00
Lackawanna Iron & Steel Co.	5	151,479 16	105	.....	157,500 00
Lake Shore & Mich. Southern	7	281,400 00	110½	16,200 00	265,200 00
Lake Shore & Mich. Southern	7	91,677 22	110½	.....	86,190 00
Lake Shore & Mich. Southern	7	531,787 50	120½	7,612 50	524,175 00
Milwaukee, Lake Shore and Western	6	62,000 00	130	.....	65,000 00
Montana Central	5	26,340 00	107	.....	28,750 00
Nashv., Chat. and St. Louis	7	13,163 33	130	163 33	13,000 00
Nashville and Decatur	7	37,392 50	110	1,092 50	36,300 00
N. Y. Central and H. R.	7	498,494 94	120	18,494 94	480,000 00
New York, Chicago & St. Louis ..	4	174,486 58	104	.....	208,000 00
New York and Harlem	7	62,400 00	112	4,160 00	58,240 00
Penn. Equipment Trust	4	152,685 00	108	.....	163,770 00
Pennsylvania Ry.	4	21,937 78	107	537 78	21,400 00
St. Paul, Minn. and Manitoba	4½	197,318 75	106	.....	212,000 00
Schenectady & Duanesburgh	6	33,140 00	115	3,010 00	30,130 00
Terre Haute and Ind.	5	23,037 50	105	2,027 50	21,000 00
Terre Haute and Peoria	5	251,599 58	75	64,849 58	186,750 00
United N. Jersey R. R. & Coal.	6	167,150 00	110	9,850 00	157,300 00
United N. Jersey R. R. & Coal.	4	948,850 00	110	.....	990,000 00
Warren R. R.	7	43,142 51	119	1,492 51	41,650 00
Western Transit Co.	4½	154,652 25	102	1,652 25	153,000 00
Albany and Susquehanna stk. ....	.....	30,674 00	183	.....	31,110 00
Cleveland and Pittsburgh .....	.....	39,674 77	165	.....	41,250 00
Chicago & Northwestern .....	.....	30,630 56	120	630 56	30,000 00
Fort Wayne and Jackson .....	.....	30,113 90	124	.....	31,000 00
Grand River Valley stock .....	.....	26,208 51	107	.....	26,750 00
Illinois Cent. (leased lines) stk. ....	.....	5,778 25	95	268 25	5,510 00
Jackson, Lans. & Saginaw stk. ....	.....	17,600 00	90	.....	18,000 00
K'mazoo, Allegan & G. R. stk. ....	.....	32,655 00	181	.....	45,250 00
Lake Shore & Mich. So. guar.	10	2,819 20	220	.....	2,880 00
Morris and Essex stock .....	.....	38,254 17	170	.....	42,500 00
New York & Harlem com. stk. ....	.....	53,693 80	320	.....	64,000 00
New York & Harlem pfd. stk. ....	.....	9,931 64	320	.....	12,160 00
New York, Lack. & West. stk. ....	.....	28,282 78	120	.....	30,000 00
Peoria and Bureau Valley stk. ....	.....	41,840 15	168	344 15	41,496 00
Pennsyl. ania R. R. stock .....	.....	28,360 42	110	860 42	27,500 00
Pitts., Ft. Wayne & Chic. stk. ....	.....	39,469 86	170	.....	42,500 00
Rensselaer and Saratoga stk. ....	.....	64,264 51	183	.....	68,808 00
Rome, W'town & Ogdensb. stk. ....	.....	27,546 39	119	.....	29,750 00
St. Paul, Minn. & Man. stock .....	.....	29,624 17	122	.....	30,500 00
Saratoga and Schenectady stk. ....	.....	2,069 08	150	.....	2,250 00
Syracuse, Bing. & N. Y. stk. ....	.....	41,286 00	165	36 00	41,250 00
United N. J. R. R. & Canalstk. ....	.....	57,437 50	247	.....	61,750 00
Warren R. R. of N. J. ....	.....	11,550 00	166	.....	18,250 00
Bank of America .....	.....	3,026 63	340	.....	12,580 00
Gallatin National Bank .....	.....	10,024 00	340	.....	18,080 00
Merchants' National Bank .....	.....	10,972 50	150	.....	16,500 00
Less amount charged off and profit on sales .....	.....	\$12,337,156 18			
		366,826 64			
		\$11,970,329 54			

NEW YORK LIFE INSURANCE AND TRUST CO., NEW YORK CITY — (Cont'd).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans	\$3,942,658 40	.....	.....	\$3,942,658 40
Bills receivable	6,553,138 86	.....	.....	6,553,138 86
Suspense account	329,270 73	.....	.....	329,270 73
Real estate, banking house	443,940 32	.....	.....	443,940 32
Cash, gold coin	1,948,300 00	.....	.....	3,732,847 46
Cash, legal tender notes	901,700 00	.....	.....
Cash deposited	682,847 46	.....	.....
Interest accrued	251,414 61
					\$31,680,577 17
LIABILITIES.					
Capital	\$1,000,000 00	.....	.....	28,272,314 23
Deposits in trust, general	25,685,005 18	.....	.....
Deposits in trust, sav. banks	31,772 85	.....	.....
Guardianships	147,065 70	.....	.....
Annuities	791,897 04	.....	.....
Life insurance	59,000 00	.....	.....
Contingent account	2,651 49	.....	.....
Interest and taxes accrued	495,383 91	.....	.....
Rebate bills discounted	60,038 06	.....	.....
					28,272,314 23
Surplus	\$3,408,262 94

NEW YORK SECURITY AND TRUST COMPANY, NEW YORK CITY.

[Examined October 21, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds	6	\$154,223 32	102½	\$473 32	\$153,750 00
New York city bonds	2½	192,725 00	90	.....	198,000 00
New York city bonds	3	1,185,360 70	100	.....	1,185,360 70
New York city bonds	3½	5,000 00	105½	.....	5,275 00
Brooklyn city bonds	3	47,500 00	100	.....	50,000 00
Village of College Point bds.	4	55,315 00	110.63	.....	55,315 00
Salinas City, Cal., bonds	5	40,415 90	100	415 90	40,000 00
Town of Newton bonds	4½	568,100 00	119.60	.....	568,100 00
Town of Bristol bonds	4	64,692 82	109	.....	66,490 00
Berlin-New Hampshire bonds	4	51,562 50	100	1,562 50	50,000 00
Sav., Florida & West'n bds.	6	70,670 00	105	.....	72,450 00
Houston, E. & W. Texas bds.	5	182,500 00	80	14,500 00	168,000 00
Ill. & St. L. R. R. & Coal bds.	8	200,000 00	100	.....	200,000 00
Detroit Citizens' St. Ry. bds.	5	250,000 00	100	.....	250,000 00
St. Paul Gas Light bonds	5	42,120 00	78	.....	42,120 00
Louis., Evansville & St. L. bds.	5	10,500 00	38	.....	12,000 00
Toledo Belt Ry. bonds	5	40,080 00	95	130 00	40,850 00
Illinois Central bonds	4	150,000 00	100	.....	150,000 00
N. Y., Ontario & Western Car Trust bonds .....	.....	47,500 00	100	.....	47,500 00
Peoria, Decatur & Evansville ree. cts. ....	.....	13,017 66	100	.....	13,017 66
Buffalo Gas Co. subscrip. bds. ....	.....	50,000 00	100	.....	50,000 00
Forest City & Sioux R. R. bds. ....	.....	50,000 00	100	.....	50,000 00
Town of Highland, Col., war. City and county warrants, State of Idaho .....	.....	3,562 10	100	.....	3,562 10
City, county and town war- rants, State of Washington .....	.....	5,234 87	100	.....	5,234 87
Douglas county warrants, State of Wisconsin .....	.....	211,695 18	100	.....	211,695 18
Tenn. Coal & Iron com. stock .....	.....	54,347 43	100	.....	54,347 43
Evansville & Terre Haute com. stock .....	.....	5,800 00	29	.....	11,600 00
Mackay, Nisbet & Co. com stk.	16,960 60	28	28,029 56
		6,000 00	6,000 00

EXAMINATIONS.

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NEW YORK SECURITY AND TRUST CO., NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Third Nat. Bk stock.....	\$34,800 00	50	\$9,800 00	\$25,000 00
Mount Morris Bk. stk.....	4,000 00	100	.....	4,000 00
Town of Southfield bonds.....	1,250 00	.....	1,250 00	.....
Bonds and mortgages.....	Var.	423,200 00	.....	.....	423,200 00
Loans.....	5,347,006 04	.....	.....	5,347,006 04
Bills purchased.....	2,163,224 51	.....	.....	2,163,224 51
Cash on hand and deposited.....	4,042,804 46
Interest accrued.....	171,156 87
					\$15,953,941 90
LIABILITIES.					
Capital.....	\$1,000,000 00	.....	.....	.....
Deposits, individual.....	13,132,972 69	.....	.....	.....
Deposits, savings banks.....	49,861 39	.....	.....	.....
Acceptances.....	91,852 49	.....	.....	.....
Accrued interest.....	80,399 93	.....	.....	.....
					14,355,086 50
Surplus.....	\$1,598,855 40

NORTH AMERICAN TRUST COMPANY, NEW YORK CITY.

[Examined April 23, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Cash.....	\$370,827 52
Bills receivable.....	83,014 28
Stocks.....	106,135 00
Bonds.....	722,778 87
Bonds and mortgages.....	150,000 00
Real estate.....	250,000 00
Tax claims.....	2,088 72
Furniture and fixtures.....	2,881 50
Sundry assets.....	143 50
Accounts receivable.....	9,599 00
					\$1,646,217 54
LIABILITIES.					
Capital.....	\$1,000,000 00	.....	.....	.....
Debentures.....	27,760 00	.....	.....	.....
Dividends unpaid.....	11,373 00	.....	.....	.....
Accounts and collections.....	331,478 33	.....	.....	.....
					1,370,611 33
Surplus.....	\$275,606 22

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY, MIDDLE-TOWN.

[Examined December 8, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts.....	\$411,345 15	.....	\$100 00	\$411,345 15
Interest accrued.....	1,952 75
Overdrafts.....	8 78	.....	.....	8 78
Banking house and lot.....	32,000 00	.....	2,000 00	30,000 00
Other real estate.....	1,778 87	.....	.....	1,778 87

ORANGE COUNTY TRUST AND SAFE DEPOSIT CO., MIDDLETOWN—(Cont'd).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	\$125,825 97	.....	.....	\$125,825 97
Interest accrued .....	..	.....	.....	.....	1,112 00
Buffalo city school bonds	3½	21,000 00	108½	\$300 00	20,700 00
Bor. of Deckertown, N. J.	4	15,000 00	100 & int.	.....	15,116 66
Middletown city school	4½	36,000 00	100 & int.	.....	36,180 00
Long Island City	4	15,291 78	105	.....	15,750 00
Long Island City st. imp.	4½	15,750 00	110	.....	16,500 00
Town of Thompson, Sullivan county, N. Y.	4½	6,180 00	100 & int.	27 50	6,052 50
Perry Co., Miss., jail bond	7	6,175 00	100 & int.	.....	6,735 00
New Decatur, Ala., school	8	7,500 00	100 & int.	.....	7,706 66
Lake Ry. Co., Mahoney City, Pa.	6	4,875 00	100 & int.	.....	5,068 33
Lakeside Railway Co., Mahoney City, Pa., stock .....	.....	10 00	Nom.	.....	10 00
East Lake Land Co., B'ham, Al.	6	39,375 00	100 & int.	.....	45,975 00
Columbus, Ga., R. R. Co.	6	9,000 00	50	4,000 00	5,000 00
Chicago Terminal Transfer Co. certificates, C. & N. P. ....	.....	15,604 17	45	6,604 17	9,000 00
Town Monroe, Orange Co., N. Y.	4½	7,000 00	100 & int.	.....	7,940 00
Town Oxford, Ala.	6	10,000 00	100 & int.	.....	10,150 00
U. S. bonds, registered (1925)	6	58,175 00	129	.....	64,500 00
Town of Brewton, Ala.	6	5,500 00	100 & int.	.....	5,509 16
Winston Co., Ala., c. h. war ..	6	2,229 18	100 & int.	.....	2,392 00
Johnson Co., Tenn., c. h. war ..	6	4,154 46	100 & int.	.....	5,708 00
Birmingham, Ala., city war ..	6	8,144 61	100 & int.	.....	8,145 00
Clallam Co., Wash., city war ..	6	9,538 30	100 & int.	95 30	9,438 00
Due from banks and bankers ..	.....	141,684 53	.....	.....	141,684 53
Interest accrued .....	.....	.....	.....	.....	75 39
Cash .....	.....	54,680 06	.....	.....	54,680 06
LIABILITIES.					\$1,071,468 61
Capital .....	.....	\$100,000 00	.....	.....	.....
Due depositors, sub. to check. ....	.....	738,297 76	.....	.....	.....
Due cts. of deposit on interest ..	.....	163,067 55	.....	.....	.....
Interest accrued on deposits ...	.....	8,224 35	.....	.....	.....
Due banks and bankers .....	.....	5,401 97	.....	.....	.....
Surplus					1,014,021 63
					\$37,477 18

PEOPLE'S TRUST COMPANY, BROOKLYN.

[Examined November 26, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	\$753,783 21	.....	.....	\$753,783 21
United States bonds	4	454,725 00	114	.....	456,000 00
United States bonds	5	468,900 00	114	\$12,900 00	456,000 00
Brooklyn city bonds	3	521,940 00	104½	.....	314,350 00
Brooklyn city bonds	4		114½	.....	53,000 00
Brooklyn city bonds	4		111	.....	64,300 00
Brooklyn city bonds	4		104½	.....	104,750 00
New York and Brook. Br. bds.	3½	138,250 00	112	.....	108,000 00
Jersey City bonds	5		102½	.....	102,500 00
Atlantic Ave. R. R. bonds	5	102,000 00	90	.....	46,800 00
Iron Car Equip. Con. Trust.	6	47,015 00	108	.....	52,000 00
Union Ferry Company	6	145,000 00	100	.....	145,000 00
Brooklyn and Rock. Beach	6	3,700 00	75	.....	3,750 00
Knickerbocker Steamboat Co.	5	10,000 00	103	.....	10,300 00
Coney Isl. and Brook. tr. cts.	5	7,595 00	110	.....	7,700 00
Edison Electric Ill. Co.	5	86,750 00	108	.....	87,800 00
Chic. Rock Island & Pac. col.	7	51,656 25	100	1,656 25	50,000 00
Columbus, Hoeking Val. & Tol.	6	54,000 00	114	1,000 00	53,000 00
Western North Carolina	4	92,250 00	93	250 00	92,000 00
Lehigh and New York	5	105,000 00	110	.....	110,000 00
Brooklyn Union Gas	6	8,900 00	75	.....	4,900 00
Brook & N. Y. Py. Supply Co.	6	.....	.....	.....	.....

PEOPLE'S TRUST COMPANY, BROOKLYN. — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
n St. Ry. Co	5	\$112,298 75	111	\$1,298 75	\$111,000 00
and Saratoga stk.		90,750 00	183		91,500 00
re Ins. Co.		2,500 00	500		12,500 00
& Co. com.		14,800 00	95		15,200 00
ity Railroad		130,987 06	195		177,450 00
ounty cdfs. of ind.		25,000 00	100		25,000 00
nd New York Rail-					
ly Co. stock.		14,500 00		14,500 00	
rt Association.		875 00		875 00	
		3,531,194 08			3,531,194 08
used.		843,147 55			843,147 55
		79,500 00			79,500 00
collection		8,659 31			8,659 31
nd and deposited					833,026 18
rue.					59,459 13
					\$8,370,169 46
LIABILITIES.					
		\$1,000,000 00			
ors		5,312,968 69			
banks.		600,000 00			
rust funds.		261,141 11			
ecks		11,769 02			
npaid		740 00			
rue.		17,433 10			
					7,204,061 99
					\$1,166,117 54

EAL ESTATE TRUST COMPANY, NEW YORK CITY.

[Examined October 14, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
ortgage	Var.	\$351,600 00			\$351,600 00
es bonds.	4	95,042 46	118 1/4		96,475 00
es bonds.	5	96,737 21	115 3/8		98,068 75
es bonds	6	7,921 47	106		8,480 00
ity bonds.	3		100		296,000 00
ity bonds.	3	534,550 00	100		145,500 00
ity bonds	3		100		93,500 00
ity bonds	2 1/2	10,890 00	92		11,040 00
tual scrip	6	10,419 04	103		11,051 90
& Santa Fe notes,	6	20,465 18	103		20,600 00
opeka & Santa Fe,	4	43,218 75	86	\$218 75	43,000 00
& Fulton Ferr.	7	1,063 06	110		1,100 00
Y., N. B. A., 100					
\$100.		22,415 68	242		24,200 00
ew Jersey	5	5,320 50	113		5,650 00
ew Jersey	7	30,868 06	105		31,500 00
l. & St. Paul com.	5	1,023 94	105		1,050 00
l. & St. Paul 1st.	7	3,061 45	103		3,090 00
l. & St. Paul gen.	4	17,072 74	108 1/4		17,552 50
Hocking Valley.	7	7,944 82	100		8,000 00
Canton	5	17,692 64	71	2,072 64	15,620 00
Light & Coke 2d.	6	24,159 86	108		25,380 00
& Big Sandy.	5	9,647 54	103		10,300 00
l. R. Co. 3d pref.	6	2,015 67	101		2,020 00
ia & W'n 1st.	4	17,189 45	72		18,720 00
Gt. Northern scrip	6	5,155 33	103		6,124 58
& Ohio P. M. F.	6	4,153 34	102	73 34	4,080 00
ic tr. cdfs. 1st.	6	53,505 99	116		58,000 00
& St. Louis 1st.	7	2,873 12	120		3,600 00
t. Bank, 50 shares,					
		7,354 12	320		8,000 00
r. & Quincy deb.	5	1,008 10	104		1,040 00
& Quincy sink. fd.	5	33,288 57	103		33,990 00
r. & Quincy (Iowa)	5	25,809 33	106		26,500 00

REAL ESTATE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deduction.	Allowed.
Chicago, Bur. & Quincy conv.	5	\$18,504 10	106	.....	\$18,780 00
Fourth Nat. Bank, 100 shares, at \$100 .....	.....	17,554 70	184	.....	18,400 00
Ohio & Mississippi con. sk. fd.	7	19,959 11	102	.....	20,400 00
Wabash R. R. 1st	5	52,683 27	107	.....	53,500 00
Corn Exchange Bank, 50 shares, at \$100.....	.....	14,071 04	810	.....	15,500 00
Northern Pacific (Mo. div.)...	6	10 116 01	108	.....	10,300 00
Toledo, Peoria and Western coupon scrip.....	.....	1 344 01	80	\$228 01	1,116 60
Richmond and Danville deb...	5	9,128 89	100	.....	10,000 00
East Tenn., Va. and Ga	7	53,153 04	102	2,153 04	51,000 00
Cleveland, Col., Cin. and Ind. sinking fund 1st	6	10 485 05	107	.....	10,700 00
Louisville and Nashville com.	7	89,960 69	102	.....	40,800 00
W. U. Tel. Co. sinking fund.	7	13,779 40	107	.....	13,910 00
Lake Shore & Mich. So.	7	6,152 98	106	.....	6,380 00
Louisville and Nashville (E. and T. H. div.)	6	4,494 63	113	.....	4,580 00
Cleveland and Pittsburgh	7	1,111 25	112	.....	1,130 00
Wisconsin Cent. rec. cfs.	6	52,164 36	102	.....	53,040 00
Chi. & St. Louis & N. O. 1st.	7	2,027 69	108	.....	2,020 00
Pitts. & Con. rec. cfs.	5	10,000 37	100	37	10,000 00
Pitts., Cin. and St. Louis	7	14,009 32	110	.....	14,300 00
Chi., R. I. & Pac. 1st col.	5	34,735 92	106	.....	34,950 00
Keokuk and Des Moines 1st	5	687 99	100	.....	700 00
Central Pacific 30-year	6	16,228 80	102	.....	16,320 00
Boston United Gas Co.	5	32,015 89	86	1,915 89	30,100 00
St. Louis and Southwestern ..	4	6,975 00	70	.....	7,000 00
Texas Pacific	5	9,438 75	95	.....	9,500 00
Nashville and Decatur	7	2,162 50	108	2 50	2,160 00
New York, New Haven and Hartford, 100 sh., \$100 each. ....	.....	18,346 25	188	46 25	18,300 00
Southern Railway	5	2,778 75	98	18 75	2,760 00
Loans .....	.....	2,119,880 21	.....	.....	2,119,880 21
Bills purchased .....	.....	167,819 00	.....	.....	167,819 00
Cash on hand and deposited ..	.....	.....	.....	.....	177,464 94
Interest accrued .....	.....	.....	.....	.....	23,507 00
LIABILITIES.					\$4,442,459 67
Capital .....	.....	\$500,000 00	.....	.....	.....
Due depositors .....	.....	3,570,496 11	.....	.....	.....
Interest accrued .....	.....	23,248 18	.....	.....	4,028,744 39
Surplus .....	.....	.....	.....	.....	\$348,745 38

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[Examined October 9, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	Var.	.....	.....	.....	\$222,227 00
U. S. bonds, 1901, coupons....	5	\$761 93	115 1/2	\$11 95	749 98
U. S. bonds, 1907, coupons....	4	18,337 50	112 1/2	.....	1,403 75
U. S. bonds, 1907, reg	4	.....	112 1/2	.....	16,227 00
U. S. bonds, reg	4	364,334 64	120 1/2	.....	222,225 00
U. S. bonds, coupons	4	.....	120 1/2	.....	128,225 00
Rochester city reg	3 1/2	100,000 00	100 & int.	.....	100,000 75
Rochester city reg	4	107,500 00	107 1/2	.....	107,500 00
North Carolina State bonds...	6	7,257 50	125	.....	7,250 00
Roch. City & Brighton 1st mt.	6	58,000 00	105	.....	58,000 00
Roch. City & Brighton gen. mortgage	6	90,000 00	110	.....	90,000 00
Rochester Ry. col. trust	6	61,000 00	100	.....	61,000 00
Bausch & Lomb Optical Co.	5	10,000 00	100	.....	10,000 00
Roch. Gas & Elec. Co. con. mt.	5	63,000 00	100 & int.	.....	64,420 00

FIDELITY TRUST AND SAFE DEPOSIT CO., ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
as L. Co., Roch.	6	\$1,000 00	100 & int.	.....	\$1,021 66
, Ohio	6	20,000 00	100 & int.	.....	20,353 33
ic Lt. 1st mtg	5	77,962 08	.....	.....	79,033 33
stern Ill. gen. con.	5	10,000 00	102	.....	10,200 00
l. & Q. R.R. con. Paul, Minn. and	5	18,526 88	107½	.....	19,902 50
.....	6	25,345 00	122	.....	38,220 00
ck Island & Pac.	5	25,000 00	105¾	.....	26,437 50
l col	5	10,400 00	115	.....	11,500 00
orthwestern R.R.	5	1,000 00	103½	.....	1,035 00
id.	4	1,707 50	97	.....	1,940 00
l. & Q. (Deny. ex.)	7	2,350 00	116¾	\$15 00	2,325 00
l. & Q.	3 & 4	5,220 00	70½	.....	5,640 00
lien	.....	1,837 50	41	.....	2,255 00
pfid. tr. ctf.	4	25,000 00	108	.....	27,000 00
on col. trust.	5	51,455 00	105¾	.....	54,312 50
on sinking fund..	7	8,520 00	107	30 00	8,560 00
y Coal 1st	5	10,800 00	96	700 00	9,600 00
Dayton 1st	7	11,600 00	112	300 00	11,800 00
ck Island & P. 1st	6	12,637 50	120	.....	13,000 00
ansfield & Newark	7	12,100 00	100	2,100 00	10,000 00
.....	5	10,700 00	112	.....	11,200 00
ield, Monroe Co.	5	1,000 00	100 & int.	.....	1,030 50
nchester, Monroe	5	8,000 00	100 & int.	.....	8,011 10
adequoit, Monroe	5	4,500 00	100 & int.	.....	4,685 00
lton Ry. com.	7	15,720 00	164	.....	18,860 00
orthwestern com.	5	10,275 00	125	.....	12,500 00
orthwestern pfid.	7	14,637 50	164	.....	16,400 00
& St. Paul pfid.	7	12,825 00	141¾	.....	14,100 00
udson Canal Co.	5	35,637 50	116	537 50	34,800 00
on Tel. Co.	5	7,937 50	90	.....	9,000 00
hern Ry.	2½	9,562 50	57	.....	11,400 00
R. R.	5	10,625 00	116	.....	11,600 00
st. Bk., N. Y. city.	7	15,100 00	174	.....	17,400 00
ik of Commerce,	8	9,800 00	208	.....	10,400 00
rica, N. Y. city ..	14	5,912 00	328	.....	6,520 00
.....	.....	2,207,377 05	.....	.....	2,207,377 05
ynotes, warrants	.....	878,950 96	.....	.....	878,950 96
tificates..	.....	.....	.....	.....	.....
banking house	.....	160,000 00	.....	.....	160,000 00
.....	.....	2,043 15	.....	.....	2,043 15
tate .....	.....	.....	.....	.....	.....
ited, due from	.....	.....	.....	.....	.....
akers and trust	.....	.....	.....	.....	537,114 54
.....	.....	.....	.....	.....	115,238 09
l .....	.....	.....	.....	.....	55,501 23
ued .....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	\$6,258,557 03
ILITIES.	.....	.....	.....	.....	.....
.....	.....	\$200,000 00	.....	.....	.....
ividual .....	.....	5,175,431 54	.....	.....	.....
f deposit .....	.....	2,568 07	.....	.....	.....
.....	.....	212,062 54	.....	.....	.....
ankers and trust	.....	108,562 94	.....	.....	.....
.....	.....	56,362 41	.....	.....	.....
ued .....	.....	435 00	.....	.....	.....
ied .....	.....	.....	.....	.....	5,890,442 50
.....	.....	.....	.....	.....	\$438,114 53

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[Examined December 28, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$3,845,372 85	.....	.....	\$3,845,372 85
United States bonds.....	4	324,000 00	114	.....	324,000 00
New York city bonds.....	3	200,000 00	100	.....	200,000 00
Brooklyn city bonds.....	3½	309,000 00	108½	.....	325,500 00
Brooklyn city bonds.....	3½	206,000 00	109	.....	218,000 00
Bond and Mortgage Guarantee Co. stock.....	.....	31,250 00	185	.....	46,250 00
Loans.....	.....	183,505 97	.....	.....	183,505 97
Mortgage participation cfts.....	.....	107,000 00	.....	.....	107,000 00
Real estate, Brooklyn office building.....	.....	170,000 00	.....	.....	170,000 00
Plant (copy real estate and tax records).....	.....	497,120 01	.....	\$47,120 01	450,000 00
Premiums, exam'tions, search fees due.....	.....	174,056 97	.....	87,028 49	87,028 48
General suspense accounts.....	.....	181,112 86	.....	181,112 86	.....
Outstanding accounts.....	.....	23,338 33	.....	.....	23,338 33
Cash on hand and deposited.....	.....	.....	.....	.....	529,899 67
Interest accrued (estimated).....	.....	.....	.....	.....	41,866 00
LIABILITIES.					\$6,572,271 30
Capital.....	.....	\$2,500,000 00	.....	.....	.....
Due depositors.....	.....	677,116 62	.....	.....	.....
Certificates of deposit.....	.....	999,844 38	.....	.....	.....
Interest and expenses accrued.....	.....	30,454 00	.....	.....	4,207,415 00
Surplus.....	.....	.....	.....	.....	\$2,364,666 30

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[Examined December 14, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	.....	.....	.....	\$373,398 56
Call loans.....	.....	\$175,275 45	.....	\$1,000 00	174,275 45
Due from banks, bankers and trust companies.....	.....	.....	.....	.....	1,111,672 79
Cash.....	.....	47,654 05	.....	4 55	47,649 50
Bills purchased.....	.....	.....	.....	.....	150,997 37
Time loans.....	.....	.....	.....	.....	30,001 50
United States bonds.....	4	.....	114	.....	57,000 00
United States bonds.....	5	160,550 00	114½	.....	114,500 00
M. K. and T. Ry.....	4	.....	89½	.....	34,400 00
St. Louis & Iron Mountain Ry.....	5	.....	89	.....	35,000 00
St. Louis & Southwestern Ry.....	4	.....	73	.....	14,000 00
Louisville, N. A. & Chicago Ry.....	6	.....	114	.....	11,400 00
Louisville, N. A. & Chicago Ry.....	6	.....	108	.....	10,800 00
Chicago, Indianapolis & Louisville Ry. Co.....	6	.....	97	.....	9,700 00
Tennessee Coal and Iron Co. (Birm. div.).....	6	.....	85	.....	17,000 00
Evansville and Indianapolis R. R. Co.....	6	.....	80	.....	8,000 00
Evansville and Indianapolis R. R. Co.....	6	.....	75	.....	7,500 00
Kansas City and Pacific R. R.....	4	.....	70	.....	14,000 00
Montana Central Ry.....	5	.....	108	.....	10,800 00
Reading Co. & P. & R. Coal & Iron Co.....	4	.....	85	.....	34,000 00
Atchison, Topeka and Santa Fe Ry.....	4	.....	90	.....	22,300 00

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Southern Ry. Co.....	5		95	.....	\$28,500 00
Chicago and Eastern Illinois Ry.....	5	\$369,304 75	101	.....	80,800 00
Flint and Pere Marquette Ry..	6		114	.....	11,400 00
Minneapolis and St. Louis Ry.	5		106	.....	10,600 00
Eliz., Lexington and Big Sandy Ry.....	5		101	.....	10,100 00
Rio Grande Western Ry.....	4		88	.....	8,800 00
J. P. Morgan & Co. trust certificates for bonds of Columbus, Hocking Valley & T. Ry.	.....		75	.....	7,500 00
Union Trust Co. trust certificates for bonds of Atchison, Colorado and Pacific R. R. Co.....	.....		80	.....	8,000 00
Sy. Chilled Iron Plow Co. bds.	5		101	.....	14,140 00
Evansville and Terre Haute R. R. Co. pfd. stock.....	.....		43	.....	3,934 50
St. Paul, Minnesota and Manitoba R. R. stock.....	.....		128	.....	12,800 00
Chicago, Indianapolis & Louisville R. R. stock.....	.....		82	.....	160 00
Syracuse, Gen. & Corning stk.	.....		140	.....	3,500 00
Straight Line Engine Co. stock	.....		110	.....	1 870 00
Whitman & Barnes Mfg. Co. stk.	.....			.....	502 00
Accrued interest carried as an asset.....	.....				958 40
Safes in vault.....	.....	50 00		\$50 00	.....
Railroad Trust account.....	.....				17 34
Interest accrued on call loans.	.....	3,782 17			
Interest accrued on bonds and mortgages.....	.....	8,268 29			
Interest accrued on bills purchased.....	.....	2,044 57			29,637 64
Interest accrued on bank and trust company balances.....	.....	15,542 61			
					\$2,477,683 05
LIABILITIES.					
Capital.....	.....	\$100,000 00			
Due depositors.....	.....	2,208,940 75			
Accrued interest.....	.....	30,071 56			
Accrued salaries and rent.....	.....	1,078 00			
					2,338,090 81
Surplus.....	.....				\$139,594 74

SECURITY TRUST COMPANY OF ROCHESTER.

[Examined October 1, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.				\$240,850 00
Rochester City Water Works.....	3½	\$51,000 00	100 & int.	\$700 00	50 900 00
Roch. City Ry. 2d mortgage..	5	8,000 00	75	500 00	7,500 00
Sus. Bdge. & Erie 1st mtg....	7	1,000 00	105	.....	1,050 00
Tioga Railway 1st mtg.....	7	1,000 00	112½	.....	1,125 00
Rochester Electric Railway ..	8	600 00	140	.....	700 00
Mo., Kan. & Tex. 1st mtg.....	4	24,475 00	86	.....	25,800 00
Mo., Kan. & Tex. 2d mtg.....	4	23,000 00	65	.....	26,000 00
Mo., Kan. & Tex. of Texas....	5	22,875 00	81	.....	24,300 00
Chic.. R. I. & P. debenture...	5	18,750 00	101	.....	20,200 00
Rochester Ry. 1st mortgage...	5	28,925 00	95	425 00	28,500 00
Rochester Ry. coll. trust.....	6	50,000 00	100 & int.	.....	50,250 00
Texas & Pacific 1st mortgage.	5	16,900 00	95	.....	19,000 00
Brush Electric Light 1st mtg.	5	57,000 00	100 & int.	.....	57 712 50
Bank of Monroe.....	.....	7,500 00	800	.....	7,500 00
Mobile & Ohio general.....	4	19,925 00	72	.....	21,933 33

SECURITY TRUST COMPANY OF ROCHESTER—(Continued).

ASSETS,	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Roch. Gas and Elec. cons	5	\$10,000 00	100 & int.	.....	\$10,208 33
Chemical National Bank, N. Y. ....	.....	4,000 00	4000	.....	4,000 00
Buff. N. Y. & Erie 1st mtg ...	7	13,500 00	140	.....	14,000 00
Central Bank .....	.....	10,500 00	115	.....	11,500 00
Clev., Cin., Chic. & St. L. pfd.	.....	9,000 00	88½	\$350,000	8,630 00
Pitts., Cin., Chic. & St. L. pfd.	.....	5,600 00	67	.....	6,700 00
U. S. bonds 4s coupons	4	57,000 00	127	.....	63,500 00
Chesapeake & Ohio general	4½	45,350 00	80	.....	48,000 00
St. L., I. M. & So. general ...	5	22,375 00	86	.....	25,400 00
Ft. Worth & Denver City 1st.	6	11,625 00	73	.....	14,000 00
West Side sewer bond, Roch..	6	50,000 00	100 & int.	.....	50,500 00
Missouri Pacific 3d mortgage..	7	10,500 00	109	.....	10,900 00
Gal., Hous. & Hend. 1st mtg	5	8,400 00	88	.....	8,800 00
Atlantic & Danville 1st	5	17,950 00	98½	.....	19,300 00
Atch., Top. & Santa Fe gen ...	4	83,512 50	88½	262.50	83,250 00
Southern Ry. Co. 1st cons ...	5	9,050 00	92	.....	9,300 00
Minneapolis & St. L. 1st con.	5	10,300 00	105½	.....	10,550 00
St. L. & San Francisco cons..	4	19,750 00	70	.....	21,000 00
St. L. & San Francisco cons..	4	14,250 00	70	\$250 00	14,000 00
Augusta Southern Ry. 1st	5	9,000 00	100	.....	10,000 00
Atlanta & West Point Ga. deb.	6	15,325 00	102½	.....	15,375 00
Georgia Railroad & Bank. Co.	.....	8,500 00	173½	.....	8,625 00
Nash., Florence & Sheffield 1st	5	8,350 00	87½	.....	8,750 00
N. Y. Susquehanna & West gen	5	8,150 00	90	.....	9,000 00
Toledo, St. Louis & Kansas City 1st	6	7,900 00	90	.....	9,000 00
Norfolk & Western 1st con ...	4	16,000 00	78	400 00	15,600 00
Loans .....	.....	541,665 77	.....	.....	541,665 77
Bills purchased .....	.....	18,645 79	.....	.....	18,645 79
Real estate, banking house and lot .....	.....	165,945 67	.....	.....	165,945 67
Other real estate .....	.....	1,082 50	.....	.....	1,082 50
Overdrafts .....	.....	508 33	.....	.....	508 33
Cash on hand .....	.....	38,220 67	.....	.....	38,220 55
Cash due from banks, bankers and trust companies .....	.....	371,691 06	.....	.....	371,691 06
Interest accrued .....	.....	.....	.....	.....	16,264 64
					\$2,252,337 14
LIABILITIES.					
Capital .....	.....	\$300,000 00	.....	.....	.....
Deposits, individual .....	.....	1,446,662 75	.....	.....	.....
Deposits, int. certificates .....	.....	175,861 57	.....	.....	.....
Deposits, trust funds .....	.....	22,239 95	.....	.....	.....
Due banks and bankers .....	.....	168,664 78	.....	.....	.....
Dividends unpaid .....	.....	435 00	.....	.....	.....
Rebate, loans and discounts ..	.....	180 46	.....	.....	.....
Interest accrued on deposits ..	.....	18,357 28	.....	.....	.....
Interest accrued on certifi- cates of deposits .....	.....	2,213 32	.....	.....	.....
Interest accrued to banks .....	.....	1,956 47	.....	.....	.....
			.....	.....	2,056,567 58
Surplus .....	.....	.....	.....	.....	\$195,769 56

THE STATE TRUST COMPANY, NEW YORK CITY.

[Examined November 1, 1897.]

ASSETS.	Rate of in- tere-t.	Book value.	Rate.	Deductions.	Allowed.
United States bonds	5	\$330,533 35	115	.....	\$345,000 00
New York city bonds	3	870,623 41	100	\$39,167 58	841,455 83
City of Brooklyn bonds	3	452,681 70	100	2,021 70	450,660 00
City of Salem, O., bonds	6	125,000 00	100	.....	125,000 00
Chicago, Rock Island & Pacific bonds	5	50,000 00	105½	.....	53,927 50

STATE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Western Illinois bds.	5	\$42,781 25	101	.....	\$43,430 00
St. Louis (St. Louis)	4	41,750 00	95½	.....	47,750 00
Western bonds....	4	109,876 25	81½	.....	117,380 00
Shore & Eastern	6	49,985 00	84	\$32,9-5 00	17,000 00
St. Louis rec. cts.	5	52,247 80	100	.....	52,247 80
Eric Securities Co.	5	22,500 00	95	.....	22,750 00
St. Railway....	5	38,850 00	92½	.....	38,850 00
ton & Terre Haute	5	47,587 50	105½	.....	47,587 50
al	3½	3,640 00	98	.....	3,920 00
Louis & N. O....	3½	44,885 00	95½	.....	44,885 00
St. Louis stock....	.....	19,637 50	83	3,087 50	16,600 00
ric Ill. Co. of N.Y.	.....	50,812 50	125	.....	62,500 00
ust Co. ....	.....	25,000 00	125	.....	31,250 00
Ex. and Auction	.....	800 00	70	100 00	700 00
on Tel. Co. stock.	.....	18,505 00	87	.....	19,140 00
ortgages.....	Var.	20,399 80	.....	.....	20,399 80
.....	.....	6,337,551 98	.....	.....	6,337,551 98
ed.....	.....	48,500 00	.....	20,250 00	28,250 00
ment advances....	.....	11,224 17	.....	.....	11,224 17
.....	.....	89,056 09	.....	.....	89,056 09
nks.....	.....	35,890 35	.....	.....	35,890 35
l and deposited....	.....	.....	.....	.....	1,817 498 97
ued.....	.....	.....	.....	.....	45,100 88
					\$10,766,380 07
LIABILITIES.					
.....	.....	\$1,000,000 00	.....	.....	.....
ividual.....	.....	7,229,566 94	.....	.....	.....
ings banks.....	.....	1,197,535 45	.....	.....	.....
es.....	.....	165,101 95	.....	.....	.....
hecks.....	.....	8,135 07	.....	.....	.....
.....	.....	1,908 21	.....	.....	.....
.....	.....	132,420 64	.....	.....	.....
paid.....	.....	6 00	.....	.....	.....
ued.....	.....	38,868 35	.....	.....	.....
					9,768,597 61
					\$997,782 46

ON TRUST COMPANY OF JAMESTOWN, JAMESTOWN.

[Examined July 22, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
discounts.....	\$96,743 20
s.....	109,599 35
ity bonds.....	\$30,515 00	.....	\$515 00	30,000 00
4 per cent., 1925,
ortgages.....	120,000 00	125	.....	125,000 00
use and	324,874 88
.....
se and \$20,000 00
same
.....	1,985 44	.....	.....	.....
vaults. 5,000 00
fix res. 900 00
.....	27,895 44	.....	4,895 44	23,000 00
.....	12,485 48
banks and trust	48,311 41
Co operative Sav-
n Co. stock.....	907 82
.....	900 44
ued.....	4,164 98
					\$774,967 45

UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN — (Continued).

LIABILITIES.	Rate of interest	Book value.	Rate.	Deductions.	Allowed.
Capital.....	\$100,000 00			
Due depositors			
Excess and deficit.....	09			
Certified checks	1,165 00			
Certificates of deposit.....	50,868 60			
Subject to check, active	99,778 20			
Subject to check, inactive	496 4-9 89			
Dividends unpaid	90 00			
Rebate on loans and discounts	708 00			
Interest accrued (estimated).....	2,500 00			
Salaries accrued.....	339 00			
					\$751,923 74
Surplus.....	\$23,023 67

UNION TRUST COMPANY, NEW YORK CITY.

[Examined November 10, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$2,155,516 67			\$2,155,516 67
U. S. bonds	4	300,000 00	112 $\frac{1}{2}$		328,250 00
U. S. bonds	5	900,000 00	114 $\frac{1}{2}$		1,030,500 00
U. S. Cherokee certificates.....	4	500,000 00	100		500,000 00
New York State bonds	3	500,000 00	100		500,000 00
New York city bonds	2 $\frac{1}{2}$	294,400 00	90	\$6,400 00	288,000 00
New York city bonds	3	1,382,000 00	100		1,382,000 00
New York city bonds	3 $\frac{1}{2}$	414,000 00	106 $\frac{1}{4}$		439,875 00
Pennsylvania Co. bonds	3 $\frac{1}{2}$	1,423,179 15	106 $\frac{1}{4}$		1,423,179 15
Brocton, Mass., city bonds	3 $\frac{1}{2}$	100,000 00	100		100,000 00
Somerville, Mass., city bonds	2.82	100,000 00	100		100,000 00
Middlesex county, Mass. bds.	2.85	100,000 00	100		100,000 00
N. Y. C. & H. R. R. Co.	7	85,000 00	120		102,000 00
Union Pacific col. tr. notes.....	6	127,125 00	41		140,685 00
Loans		26,574,312 50			26,574,312 50
Real estate, banking house.....		1,900,000 00			1,900,000 00
Cash, gold		2,000,000 00			
Cash, legals.....		1,000,000 00			
Cash, currency		35,109 78			
Cash deposited		3,247,728 76			6,282,834 54
Interest accrued.....					175,536 30
					\$43,532,668 06
LIABILITIES.					
Capital		\$1,000,000 00			
Deposits, general		32,872,269 81			
Deposits, savings banks		1,858 880 10			
Certified checks		127,979 66			
Coupon checks		15,432 50			
Loan checks		2,035,000 00			
Interest accrued.....		215,789 40			
					38,125,351 47
Surplus					\$5,407,341 59

UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[Examined October 25, 1897.]

ASSETS.	Rate of interest	Book value.	Rate.	Deductions.	Allowed.
United States bonds	4	\$1,506,312 50	128	.....	\$1,536,000 00
New York city bonds	3	661,980 00	100	.....	675,000 00
New York city bonds	2½	129,080 00	90	.....	135,000 00
State of Wyoming bonds	6	56,110 00	110	\$1,110 00	55,000 00
N. Y., Sus. & Western bds. ...	6	35,100 00	90	.....	35,100 00
Erie prior lien bonds	4	135,000 00	91	.....	136,500 00
West Chicago St. Ry. bonds ..	5	38,850 00	98	.....	39,060 00
Brook'n Wharf & W'house bds ..	5	137,404 18	100	.....	144,000 00
Brook'n Wharf & W'house stk. ....	.....	239,000 00	80	.....	272,000 00
Lawyers' Surety Co. stock .....	.....	25,283 75	105	.....	26,250 00
Am. Mat. Co. ....	.....	100,000 00	Var.	11,000 00	89,000 00
U. S. mtg. and trust bonds, series E. ....	.....	4,900 00	100	.....	5,000 00
U. S. mtg. and trust bonds, series A. ....	.....	1,000 00	100	.....	1,000 00
Bonds and mortgages .....	.....	812,386 75	.....	.....	812,386 75
Bonds and mtgs., series A. ....	.....	1,011,980 00	.....	.....	.....
Bonds and mtgs., series B. ....	.....	1,005,050 00	.....	.....	.....
Bonds and mtgs., series C. ....	.....	1,011,000 00	.....	.....	.....
Bonds and mtgs., series D. ....	.....	1,022,200 00	.....	.....	.....
Bonds and mtgs., series E. ....	.....	729,350 00	.....	.....	.....
Loans .....	.....	\$5,436,967 06	.....	.....	4,779,560 00
Bills purchased .....	.....	133,065 66	.....	.....	5,436,967 06
Warrants .....	.....	43,694 64	.....	.....	133,065 66
Foreign department .....	.....	200,000 00	.....	.....	43,694 64
Cash on hand and deposited .....	.....	218,589 86	.....	.....	200,000 00
Real estate .....	.....	.....	.....	.....	1,589,651 78
Interest accrued .....	.....	.....	.....	.....	218,589 86
					373,651 00
					\$16,736,496 78
LIABILITIES.					
Capital .....	.....	\$2,000,000 00	.....	.....	.....
Deposits .....	.....	8,441,800 48	.....	.....	.....
Certifications .....	.....	14,731 11	.....	.....	.....
Mort. trust bds., series A to D. ....	.....	4,000,000 00	.....	.....	.....
Mort. trust bds., series E. ....	.....	580,000 00	.....	.....	.....
Interest accrued .....	.....	204,929 00	.....	.....	.....
					15,181,460 59
Surplus .....	.....	.....	.....	.....	\$1,555,036 14

REPORT ON TRUST COMPANIES.

UNITED STATES TRUST COMPANY, NEW YORK CITY.

[Examined December 2, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$4,744,588 88			\$4,744,588 88
United States bonds.....	4	3,118,989 92	114½		3,423,750 00
United States bonds.....	5	2,122,885 41	114½		2,170,750 00
United States bds. (Cherokee)	4	1,400,000 00	108½		1,443,750 00
New York city bonds.....	3	2,307,750 00	100		2,308,000 00
New York city bonds.....	3½	500,000 00	102½		512,500 00
New York city bonds.....	3½	580,000 00	102½		583,750 00
New York city bonds.....	3½	1,329,786 80	102½		1,350,387 50
N. Y. State Comptroller's bd.	2½	250,000 00	100		250,000 00
Columbia College.....	4	1,000,000 00	100		1,000,000 00
Reformed Prot. Dutch Church	4½	200,000 00	100		200,000 00
Seaboard and Roanoke first...	5	373,500 00	96		398,400 00
N. Y., Chic. & St. L. equip. tr.	5	130,000 00	100		130,000 00
Union Pacific col. trust notes.	6	8,250 00	43½		9,570 00
Central of Georgia con.....	5	204,750 00	91		204,750 00
Illinois Central Railway 2-10...	4	250,100 00	100		250,000 00
Illinois Central Railway.....	3½	41,889 26	98		42,320 00
Loans.....		20,686,812 50			20,686,812 50
Bills purchased.....		12,068,905 55			12,068,905 55
Cash in banks.....					2,517,414 53
Real estate, banking house....		1,000,000 00			1,000,000 00
Interest accrued on loans....		175,205 56			
Interest accrued on bonds and mortgages.....		56,023 63			
Interest accrued on bills purchased.....		12,282 53			
Interest accrued on investments.....		54,076 98			
					297,588 70
					\$55,483,232 11
LIABILITIES.					
Capital.....		\$2,000,000 00			
Due depositors.....		39,907,721 71			
Due savings banks.....		2,084,414 67			
Interest accrued on deposits..		875,009 20			
Rebate bills purchased.....		110,737 73			
Accrued taxes and expenses....		22,500 00			
Accrued dividend.....		400,000 00			
					45,260,393 31
Surplus.....					\$10,122,848 80

WASHINGTON TRUST COMPANY, NEW YORK CITY.

[Examined September 25, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$161,100 00			\$161,100 00
New York city bonds.....	2½	450,000 00	92		480,000 00
New York city bonds.....	3½	52,821 16	105½	\$71 16	52,750 00
Indianapolis, Decatur & Wn..	5	5,000 00	105		5,250 00
Memphis & Charleston tr. ctf.	7	4,500 00	90		4,500 00
Brooklyn Union Gas.....	5	11,000 00	113		11,300 00
Union Ferry Co. 1st.....	5	10,475 00	106		10,600 00
Met. St. Ry. Co. tr. ctf.	5	5,237 50	112		5,600 00
Chicago Terminal Trans. R. R.	5	12,600 00	46		13,800 00
Southern Railway.....	5	9,462 50	94	23 50	9,400 00
Central Union Gas.....	5	25,800 00	108	50 00	25,750 00
Evansville & Terre Haute,					
266½ shares, at \$50.....		2,666 66	82		4,286 66

WASHINGTON TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Third Ave., 100 shares, at \$100.	\$15,000 00	158	.....	\$15,200 00
Pullman Palace Car Co., 100 shares, at \$100.....	18,312 50	180	\$312 50	18,000 00
Chic., Burlington & Quincy, 200 shares, at \$100.	19,700 00	98	100 00	19,600 00
Chic., Mil. & St. Paul. com., 100 shares, at \$100	9,437 50	100	.....	10,000 00
Chic., R. I. & Pacific, 100 shares, at \$100	9,512 50	98	312 50	9,200 00
Illinois Cent. R. R., 100 shares, at \$100	10,587 50	104	187 50	10,400 00
Cotton Oil, pref., 300 shares, at \$100	18,300 00	77	.....	23,100 00
Brooklyn City R. R., 250 shares, at \$10	4,712 50	195	.....	4,875 00
Loans	4,117,000 00	.....	.....	4,117,000 00
Bills purchased	56,350 00	.....	.....	56,350 00
Cash on hand and deposited	525,087 97	.....	.....	525,087 97
Interest accrued	48,509 80
					\$5,621,589 52
LIABILITIES.					
Capital.	\$500,000 00	.....	.....	.....
Deposits, individual	2,745,917 02	.....	.....	.....
Deposits, savings banks	809,142 31	.....	.....	.....
Deposits, certificates	871,715 69	.....	.....	.....
Deposits, court	100,108 85
Interest accrued	81,448 98
					5,068,329 80
Surplus	\$508,259 72

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DETAILED STATEMENTS

OF THE CONDITION OF THE

SAFE DEPOSIT AND STORAGE COMPANIES IN THIS STATE

ON THE

FIRST DAY OF JANUARY, 1898,

AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS.



THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY.

[Lodge street, corner Maiden Lane; incorporated 1888.]

EDGAR C. LEONARD, President.

EDGAR C. LEONARD, Treasurer

DIRECTORS.

EDGAR C. LEONARD,
J. LANSING,

D. A. THOMPSON,

EDGAR C. LEONARD,
DONALD McCREDIE.

FINANCIAL.

RESOURCES.

Real estate.....	\$51,550 79
Buildings and safes.....	82,245 20
Furniture and fixtures.....	6,092 48
Money on deposit with banks or other moneyed institutions	5,002 67
Money on hand.....	41 48
Dividends due and accrued.....	898 88
Interest on storage due and accrued.....	507 20
Warehouse storage due and accrued.....	796 75
Amount of assets not included under any of the above heads,	
including:	
Warehouse storage.....	\$292 50
Safe deposit storage.....	77 00
	<hr/> 869 50
	<hr/> \$96,999 40

LIABILITIES.

Capital stock paid in, in cash.....	\$90,000 00
Amount of assets over liabilities.....	6,999 40
	<hr/> \$96,999 40

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Money on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day....	\$3,207 91
Rent of safes.....	5,228 18
Storage of valuables, the safety of which is guaranteed the company.....	1,853 70
Silver storage.....	1,466 61
Warehouse storage.....	2,923 91
Interest on loans, deposits and investments.....	163 66
Loans paid.....	62 50
All other sources.....	8 00
	<hr/> \$14,909 47

PAYMENTS.

Dividends to shareholders.....	\$2,700 00
Expenses, viz.:	
Salaries.....	\$3,891 00
Rent.....	1,874 19
Other expenses.....	1,006 48
	<hr/> 6,868 62

498 REPORT ON DEPOSIT AND STORAGE COMPANIES.

Other payments, viz.:

Advertising.....	\$120 68	
Repairs.....	82 78	
Warehouse account.....	170 71	
Fixtures account.....	116 40	
Rebates.....	2 00	
Accounts.....	859 18	
		\$801 70
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		5,044 15
		<u>\$14,909 47</u>

AMERICAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[501 Fifth avenue, corner Forty-second street; incorporated 1882.]

CHARLES F. COX, President.

RUSSELL RAYMOND, Treasurer.

DIRECTORS.

WILLIAM K. VANDERBILT,	CHARLES F. COX,	RUSSELL RAYMOND,
E. V. W. ROSSITER,	ALFRED SKITT,	CHAUNCEY M. DEFEW,
JOHN CARSTENSEN,	AUGUSTUS D. SHEPARD,	JOHN B. DUTCHER,
GEORGE S. PRINCE,	E. H. GOODWIN,	ALLYN COX.

FINANCIAL.

RESOURCES.

Real estate, furniture and fixtures, vaults and safes, cost, \$300,000; estimated present value.....	\$300,000 00
Cash on deposit with banks or other moneyed institutions....	490 84
Cash, sundries.....	144 62
Safe rentals due and accrued.....	1,829 00
Silver storage due and accrued.....	2,388 00
Amount of assets not included under any of the above heads, viz.:	
Rents of offices and apartments accrued.....	\$2,706 66
Rents of offices, etc., in suspense account.....	818 00
	<u>3,524 66</u>
	<u>\$308,437 12</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Bonds of the company outstanding secured by mortgage.....	100,000 00
Interest accrued on mortgage bonds.....	250 00
Expenses incurred but unpaid.....	487 69
Other liabilities not included under any of the above heads, viz.: Prepaid rents account, new account.....	83 33
Excess of assets over liabilities.....	7,616 11
	<u>\$308,437 12</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$4,300 36
From rent of that portion of the building not occupied by the company.....	19,161 31
From rent of safes.....	18,757 04

BANKERS' SAFE DEPOSIT COMPANY.

499

From storage of valuables, the safety of which is guaranteed by the company.....	\$3,753 11
From loans paid.....	50 78
From all other sources, viz.: Commissions.....	21 01
	<u>\$41,003 61</u>

PAYMENTS.

For loans paid.....	\$79 40
For interest on bonds.....	6,000 00
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries.....	\$6,635 66
Taxes and repairs on buildings, etc.....	15,000 60
Other expenses.....	8,796 11
	<u>25,432 37</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	490 84
	<u>\$41,002 61</u>

BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; incorporated 1880.]

H. C. FAHNESTOCK, President.

JAMES A. GARLAND, Treasurer.

DIRECTORS.

H. C. FAHNESTOCK,
F. F. THOMPSON,

GEORGE F. BAKER,

FISHER A. BAKER,
J. A. GARLAND.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Iron Steamboat Co. bds.....		\$11,896 88	\$11,896 88	
Missouri, Kan. & Texas bds....		4,300 00	3 981 25	
Warren Water Co. bonds.....		9,876 67	9,876 67	
Southern Ry. Co. bds.....		9,525 00		
250 shares South. Ry. Co. p. stk.....		7,843 75	18,405 04	
100 shares Am. Cot. Oil Co. p. stk.....		7,600 00	6,812 50	
100 shares Am. Cot. Oil Co. p. stk.....		7,600 00	5,112 50	
100 shares Am. Cot. Oil Co. p. stk.....		7,600 00	6,362 50	
		<u>\$66,242 30</u>	<u>\$62,447 34</u>	
				\$62,447 34
Vaults and safes, cost, \$39,872.14; estimated present value.....				59,872 14
Furniture and fixtures, cost, \$500; estimated present value.....				200 00
Cash on deposit with banks or other moneyed institutions.....				8,213 71
				<u>\$125,733 19</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	25,733 19
	<u>\$125,733 19</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$2,663 32
From rents of safes.....	25,344 33
From sale of tin boxes for safes.....	17 00
From interest on loans, deposits and investments.....	8,560 00
	<u>\$31,584 65</u>

PAYMENTS.

For dividends to shareholders.....		\$8,000 00
For expenses, viz.:		
Salaries.....	\$7,899 96	
Taxes.....	2,208 47	
Rent of building.....	2,400 00	
Other expenses.....	2,000 01	
		14,008 44
Other payments, viz.: Purchase 100 shares American Cotton Oil Co. preferred stock.....		6,362 50
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		3,213 71
		<u>\$31,584 65</u>

BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN.

[177 and 179 Montague street ; incorporated 1872.]

HENRY N. BRUSH, President.

THOMAS E. CLARK, Secretary.

DIRECTORS.

HENRY N. BRUSH,
GEORGE W. WHITE,
JACOB COLE,
JUDAH B. VOORHEES.

DANIEL F. FERNALD,
CHARLES T. CATLIN,
GEORGE W. CHAUNCEY,

LEFFERT L. HERGEN,
STURGIS COFFIN,
FREDERICK YENNI,
WILLIAM E. WEBSTER.

FINANCIAL.

RESOURCES.

Real estate, cost, \$180,063 ; estimated present value.....	\$210,000 00
Safes, cost, \$9,995 ; estimated present value.....	9,995 00
Cash on deposit with banks or other moneyed institutions.....	1,599 15
Cash on hand.....	84 01
Safe rentals due and accrued.....	1,492 83
Silver storage due and accrued.....	563 00
Amount of assets not included under any of the above heads, viz.: Rents due and accrued on building.....	1,658 35
	<u>\$225,597 34</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Loans secured by bond and mortgage.....	55,000 00
Interest due and accrued on bond and mortgage.....	366 67
Other liabilities not included under any of the above heads, viz.: Unearned premiums (partly estimated).....	8,000 00
Excess of assets over liabilities.....	63,230 67
	<u>\$225,597 34</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$637 28
From rent of that portion of the building not occupied by the company.....	11,853 10
From rent of safes.....	15,569 87
From storage of valuables, the safety of which is guaranteed by the company.....	3,032 11
From all other sources.....	83 14
	<u>\$31,123 00</u>

CENTRAL PARK SAFE DEPOSIT COMPANY.

501

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$1,833 88
For dividends to shareholders.....	10,000 00
For expenses, viz.:	
Salaries	\$9,815 67
Taxes and repairs on building.....	5,025 19
Other expenses	2,743 75
	<u>17,584 61</u>
Other payments, viz.:	
Rebates on safes	\$15 40
Rebates on deposits	6 50
	<u>21 90</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,683 16
	<u>\$31,123 00</u>

CENTRAL PARK SAFE DEPOSIT COMPANY, NEW YORK CITY.

[Northeast corner Fifty-eighth street and Seventh avenue; incorporated 1891.]

J. J. McCOMB, President.

JOHN R. McCOMB, Treasurer.

DIRECTORS.

J. J. McCOMB,
WILLIAM BARBOUR,
ALMON GOODWIN,
SAMUEL W. MILBANK,

J. SCOTT McCOMB,
H. C. COPELAND,
W. G. HITCHCOCK,
JAMES M. VARNUM,
FRANK M. DAVIS,

HORACE E. GARTH,
THOMAS H. HUBBARD,
GRANVILLE W. GARTH,
DAVID J. McCOMB.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. C. & H. R. R. R. Co., 400 shares.....	\$40,000 00	.....	\$39,500 00	
Man. Elevated R. R., 500 shares	50,000 00	.....	54,000 00	
Dobbs Ferry Bank, 155 shares..	15,500 00	.....	15,500 00	
	<u>\$105,500 00</u>	<u>.....</u>	<u>\$109,000 00</u>	
				\$109,000 00
Cash on deposit with banks or other moneyed institutions.....				428 55
Safe rentals due and accrued.....				1,852 77
Silver storage due and accrued.....				
Warehouse storage due and accrued				
Amount of assets not included under any of the above heads, viz.: On deposit with J. J. McComb				7,812 92
				<u>\$119,089 24</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	\$132 50
Rent	1,200 00
	<u>1,332 50</u>
Excess of assets over liabilities	17,756 74
	<u>\$119,089 24</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$280 19
From rent of safes.....	2,268 55
From storage of valuables, silver storage and warehouse storage,.....	1,156 91
From interest on loans, deposits and investments.....	3,800 00
From stocks sold	47,250 00
From all other sources, viz.: On deposit with J. J. McComb, January 1, 1897	5,120 00
	<u>\$59,875 65</u>

PAYMENTS.

For dividends to shareholders	\$4,000 00
For expenses, viz.: Salaries, advertising and general expenses.	11,139 18
Other payments, viz.:	
Stocks bought	\$36,500 00
On deposit with J. J. McComb December 31, 1897.....	7,812 92
	<u>44,812 92</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	423 55
	<u>\$59,875 65</u>

COLONIAL SAFE DEPOSIT COMPANY, NEW YORK CITY.

[220 Broadway; incorporated 1897.]

JOHN E. BORNE, President.

WALTER H. BUNN, Treasurer.

DIRECTORS.

ROSWELL P. FLOWER,
HENRY O. HAVEMEYER,LOWELL M. PALMER,
JOHN E. BORNE,
PERCIVAL KUHNE,CORD MEYER,
DANIEL O'DAY.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$32,630.56; estimated present value.....	\$32,630 56
Cash on deposit with banks or other moneyed institutions....	463 11
Amount of assets not included under any of the above heads, viz.:	
Bonds, United States 4s, 1925.....	\$64,260 00
Equipment account.....	2,656 33
	<u>66,906 33</u>
	<u>\$100,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
	<u>\$100,000 00</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Capital stock paid in, in cash	\$100,000 00
	<u>\$100,000 00</u>

THE FIFTH AVENUE SAFE DEPOSIT COMPANY.

503

PAYMENTS.

Other payments, viz.:

Organization and equipment expenses	\$35,286 89	
For purchase U. S. 4 per cent. bonds, 1896	64,260 00	
		\$99,546 89
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day		468 11
		\$100,000 00

THE FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[190 Fifth avenue; incorporated 1886.]

W. C. BREWSTER, President.

JOHN L. RIKER, Treasurer.

DIRECTORS.

JOHN L. RIKER,
WILLIAM C. BREWSTER,
HENRY T. CAREY,

GEORGE SHERMAN,
GEORGE W. CARLTON,
WM. P. ENO,
WILLIAM R. BOWNE,

DANIEL C. SILLECK,
JOHN W. AITKEN,
JOHN SLOANE.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
100 shares N. Y., Lack. & W....	\$11,000 00	\$13,200 00	\$12,928 75	
100 shares Con. Gas of N. Y....	10,000 00	18,000 00	12,637 50	
100 shares Lake Shore & Mich..	10,000 00	17,550 00	18,498 50	
50 shares Brooklyn Union Gas..	5,000 00	6,000 00	4,498 75	
100 shares St. P., Minn. & Mani.	10,000 00	12,100 00	12,421 81	
	\$46,000 00	\$66,850 00	\$55,944 81	
Vaults and safes, furniture and fixtures				\$55,944 81
Cash on deposit and on hand				44,000 00
				6,880 19
				\$106,274 50

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$3,000 00
Reserve for rent, November and December, 1897.....	838 84
	3,838 84
Excess of assets over liabilities	2,441 16
	\$106,274 50

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$8,657 85
From rent of safes	19,158 67
From interest on loans, deposits and investments	2,750 00
From stocks sold	11,662 50
From all other sources, viz : Miscellaneous	598 85
	\$42,822 87

PAYMENTS.

For dividends to shareholders.....		\$6,000 00
For expenses, viz.:		
Salaries.....	\$5,080 00	
Taxes on capital.....	980 04	
Rent of building and taxes.....	6,166 67	
Other expenses.....	1,341 41	
		13,568 13
Other payments, viz.:		
Repairs.....	\$99 00	
One hundred shares St. Paul, Minneapolis & Manitoba.....	12 421 81	
Fifty shares Brooklyn Union Gas.....	4,493 75	
		16,984 56
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		6,880 19
		<u>\$42,823 87</u>

FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN.

[164 and 166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, President.

JAMES R. COWING, Treasurer

DIRECTORS.

GEO. M. OLCOTT,
EDWIN PACKARD,
GEO. M. COIT,
GEO. H. SOUTHARD

MARTIN JOOST,
WM. H. WALLACE,
WALTER S. BREWSTER,
ETHAN ALLEN DOTY,

DARWIN R. JAMES,
CROWELL HADDEN,
FELIX CAMPBELL,
JAMES R. COWING.

FINANCIAL.
RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Washington Water Power 1st...	\$2,000 00	\$2,000 00	\$2,000 00	
Edison Elec. Ill. Co., Spokane, 1st	8,000 00	8,000 00	7,800 00	
Hecker-Jones-Jewell Mill. Co. 1st	7,000 00	6,790 00	7,210 00	
Hecker-Jones-Jewell Milling Co. preferred stock.....	3,000 00	1,800 00	2,880 00	
Consolidated Gas Co., N. Y., stk	10,000 00	17,800 00	18,464 55	
Brooklyn City R. stock.....	4,000 00	7,840 00	7,840 00	
Del., Lack. & Western R.R. stk	5,000 00	7,800 00	7,989 90	
	<u>\$39,000 00</u>	<u>\$52,030 00</u>	<u>\$54,184 45</u>	\$54,184 45
Vaults and safes, cost, \$51,671.07; estimated present value...				51,671 07
Furniture and fixtures, cost, \$3,670.79; estimated present value				3,670 79
Cash on deposit with banks or other moneyed institutions.....				2,192 30
				<u>\$111,718 61</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	11,718 61
	<u>\$111,718 61</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$6,809 17
From rent of safes.....	12,618 54
From storage of valuables, the safety of which is guaranteed by the company.....	2,125 96

THE GARFIELD SAFE DEPOSIT COMPANY.

505

From warehouse storage.....	\$43 50
From interest on loans, deposits and investments.....	2,821 50
From stocks sold, par value, \$132,000; amount received therefor.....	144,624 78
	<u>\$169,042 49</u>

PAYMENTS.

For dividends to shareholders.....	\$2,000 00
For expenses, viz.:	
Salaries.....	\$4,224 00
Rent of building.....	5,000 00
	<u>9,224 00</u>
Other payments, viz.:	
Stationery.....	\$177 25
Advertising.....	112 72
Expenses.....	1,822 65
Vaults.....	22 80
	<u>2,185 42</u>
Stocks bought, par value, \$132,000.....	153,490 70
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	2,192 80
	<u>\$169,042 49</u>

THE GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[75 and 77 West Twenty-third street; incorporated 1888.]

JAMES McCUTCHEON, President.

H. H. BROCKWAY, Treasurer.

DIRECTORS.

BENJAMIN ALTMAN,
H. H. BROCKWAY,
ADOLPH H. FISCHER,
HIRAM HITCHCOCK,

L. A. BEVIN,
ROBERT DUNLAP,
W. H. GELSHENEN,
FRANK R. LAWRENCE,
JAMES F. SUTTON,

JAMES H. BRESLIN,
SILAS B. DUTCHER,
EDWARD HOLBROOK,
JAMES McCUTCHEON.

FINANCIAL.

RESOURCES.

Real estate, cost, \$63,776.95; estimated present value....	\$63,776 95
Vaults and safes, cost, \$90,078.06; estimated present value....	90,078 06
Furniture and fixtures, cost, \$9,560.07; estimated present value....	9,560 07
Cash on deposit with banks or other moneyed institutions....	12,080 99
Cash on hand.....	67 96
Safe rentals due and accrued.....	2,078 65
Silver storage due and accrued....	3,871 13
Warehouse storage due and accrued....	5,674 32
Amount of assets not included under any of the above heads, viz.: Rent accrued on rooms sublet to Garfield National Bank.....	1,838 33
	<u>\$187,961 46</u>

LIABILITIES.

Capital stock paid in, in cash....	\$150,000 00
Expenses incurred but unpaid.....	2,669 00
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	\$600 00
Salaries accrued.....	106 00
	<u>706 00</u>
Excess of assets over liabilities.....	84,586 46
	<u>\$187,961 46</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$12,750 92
From rent of that portion of the building not occupied by the company.....	8,000 00
From rent of safes.....	28,051 29
From storage of valuables, the safety of which is guaranteed by the company.....	13,725 52
From silver storage.....	
From warehouse storage.....	
From all other sources, viz.: Sundries	308 33
	<u>\$62,836 06</u>

PAYMENTS.

For dividends to shareholders.....	\$16,500 00
For expenses, viz.:	
Salaries	\$11,826 46
Taxes	1,951 05
Rent of building	15,000 00
Other expenses.....	5,459 60
	<u>34,237 11</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	12,098 95
	<u>\$62,836 06</u>

THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32 and 36 East Forty-second street; incorporated 1881.]

THOMAS L. JAMES, President.

JOHN R. VAN WORMER, Secretary.

DIRECTORS.

THOMAS L. JAMES,
NOAH DAVIS,
WM. SEWARD WEBB,
HARVEY P. FARRINGTON,

ALFRED VAN SANTVOORD, WM. R. GRACE,
MATTHEW C. D. BORDEN, FRED'K W. VANDERBILT,
H. WALTER WEBB, PERCIVAL KUHN
JAMES D. LAYNG.

FINANCIAL.

RESOURCES.

Real estate, cost, \$1,750,569.46; estimated present value.....	\$1,750,569 46
Vaults and safes, cost, \$77,151.64; estimated present value ...	77,151 64
Furniture and fixtures, cost, \$5,000; estimated present value..	5,000 00
Cash on deposit with banks or other moneyed institutions.....	10,911 39
Safe rentals due and accrued.....	5,183 00
Silver storage due and accrued	2,515 77
Warehouse storage due and accrued.....	76,825 43
Tin boxes on hand.....	4,500 00
Amount of assets not included under any of the above heads, viz.:	
Supplies on hand.....	\$4,421 96
Amount due from customers, account charges advanced	1,682 98
	<u>6,104 94</u>
	<u>\$1,988,330 53</u>

LIABILITIES.	
Capital stock paid in, in cash.....	\$1,000,000 00
Loans secured by bond and mortgage ..	800,000 00
Other loans.....	18,000 00
Interest due and accrued on loans.....	8,833 83
Expenses incurred but unpaid.....	2,141 10
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	1,750 00
Excess of assets over liabilities.....	118,096 10
	<u>\$1,988,820 53</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.	
Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$17,491 07
From rent of that portion of the building not occupied by the company	88,698 64
From rent of safes.....	46,598 12
From storage of valuables, the safety of which is guaranteed by the company	22,902 58
From warehouse storage.....	105,208 27
From interest on loans, deposits and investments.....	7 83
From all other sources, viz.:	
Loans from Lincoln National Bank	\$174,000 00
Loans from New York Life Insurance and Trust Co.....	150,000 00
From customers' accounts, charges advanced.....	8,280 14
	<u>837,280 14</u>
	<u>\$558,186 12</u>

PAYMENTS.	
For loans paid.....	\$316,000 00
For interest on bonds, loans and mortgages.....	80,898 03
For dividends to shareholders	70,000 00
For expenses, viz.:	
Salaries	\$61,423 79
Taxes and repairs on building.....	20,942 09
Other expenses	30,252 11
	<u>118,617 99</u>
Other payments, viz.:	
For customers' account, charges advanced	\$3,658 01
For construction of 51 and 53 E. 41st street.....	94,217 40
For construction of cold storage plant.....	9,388 40
	<u>107,258 81</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	10,911 29
	<u>\$558,186 12</u>

LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[Corner Clinton and Fulton streets; incorporated 1867.]

CLEMENT LOCKITT, President.

THEODORE B. LOTT, Secretary.

DIRECTORS.

CLEMENT LOCKITT,
DANIEL D. WHITNEY,
HENRY K. SHELDON,
ROBERT LEFFERTS,
JOHN BUNCE,
THOMAS H. MESSENGER,
JOHN FRENCH,
TIMOTHY HOGAN,
STEPHEN VALENTINE.

WILLIAM M. VAN ANDEN,
EDWARD D. WHITE,
GEORGE W. BERGEN,
JOHN DITMAS, Jr.,
DESMOND DUNNE,
HENRY E. HUTCHINSON,
JOHN J. BARNIER,
CHARLES T. CORWIN,

THOMAS EVERIT,
JAMES M. FULLER,
VAN BRUNT BERGEN,
BENJAMIN D. HICKS,
CHARLES E. TEALE,
MATHEW DEAN,
THOMAS CLARK, Jr.,
ALFRED G. LOCKITT,
C. R. HETFIELD.

FINANCIAL.**RESOURCES.**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Brooklyn bonds	\$30,000 00	\$30,000 00	\$30,000 00	
United States reg. bonds	12,000 00	13,500 00	13,500 00	
United States reg. bonds	7,000 00	8,960 00	8,155 00	
	<u>\$39,000 00</u>	<u>\$42,460 00</u>	<u>\$41,715 00</u>	
				\$41,715 00
Real estate, cost, \$47,940.95; estimated present value				40,000 00
Safes, furniture and fixtures, cost, \$25,600; estimated present value				25,600 00
Cash on deposit with banks or other moneyed institutions				4,491 73
				<u>\$111,806 73</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Excess of assets over liabilities	11,806 73
	<u>\$111,806 73</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$3,479 09
From rent of safes	11,814 09
From storage of valuables, the safety of which is guaranteed by the company	1,884 00
From interest on loans, deposits and investments	1,455 79
	<u>\$17,182 97</u>

PAYMENTS.

For dividends to shareholders	\$4,000 00
For expenses, viz.:	
Salaries	\$4,790 00
Taxes and repairs on building	1,061 45
Rent of building	1,875 00
	<u>7,746 45</u>
Other payments, viz.:	
Advertising	\$124 71
Disbursements	770 09
	<u>894 80</u>
Cash on hand and in banks or other moneyed institutions December 31, 1897, after transactions of the day	4,491 73
	<u>\$17,182 97</u>

THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway; Incorporated 1875.]

LYMAN RHOADES, President.

GEORGE BOSCAWEN, Treasurer.

DIRECTORS.HENRY B. HYDE,
WM. H. McINTYRE,WILLIAM ALEXANDER,
THOMAS D. JORDAN,
LYMAN RHOADES,LOUIS FITZGERALD,
JAMES H. HYDE.**FINANCIAL.
RESOURCES.****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
New York city schoolhouse	\$100,000 00	\$100,000 00	\$98,462 50	
New York city add. water stk..	200,000 00	200,000 00	195,250 00	
Central of Georgia Ry.....	100,000 00	84,638 47	84,638 47	
	<u>\$400,000 00</u>	<u>\$384,638 47</u>	<u>\$378,350 97</u>	
Loans on collaterals and personal securities				\$378,350 97
Cash on deposit with banks or other moneyed institutions....				5,802 60
Cash on hand.....				1,053 25
Safe rentals due and accrued				1,449 32
Silver storage due and accrued.....				10,447 25
Amount of assets not included under any of the above heads, viz.:				1,894 14
Interest due and accrued.....			\$2,000 00	
Mercantile Electric Co.....			1,888 05	
Business and good will.....			200,000 00	
				<u>208,888 05</u>
				<u>\$602,825 58</u>

LIABILITIES.

Capital stock paid in, in cash	\$300,000 00
Other loans	277,638 47
Expenses incurred but unpaid	1,000 00
Excess of assets over liabilities	24,187 11
	<u>\$602,825 58</u>

CASH TRANSACTIONS DURING THE YEAR 1897.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$3,162 01
From rent of that portion of the building not occupied by the company.....	12,050 00
From rent of safes.....	139,604 13
From storage of valuables, the safety of which is guaranteed by the company	4,218 10
From silver storage	757 34
From interest on loans, deposits and investments	2,785 92
From loans	3,000 00
From all other sources, viz.:	
Vaults	\$25,485 05
Special deposits.....	3,791 74
	<u>29,276 79</u>
	<u>\$194,854 29</u>

PAYMENTS.

For dividends to shareholders.....		\$94,500 00
For expenses, viz.:		
Salaries	\$38,825 17	
Rent of building.....	44,645 40	
Other expenses.....	14,881 15	
		97,851 73
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		2,502 57
		<u>\$194,854 29</u>

MERCHANTS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[260 West Broadway; chartered 1897.]

WILLIS S. PAINE, President.

ALLAN MACNAUGHTAN, Treasurer.

DIRECTORS.

ETHAN ALLEN,
NORMAN S. DIKE,
OLIN D. GRAY,
CHARLES W. IDE,

DAVID M. LOOK,
JAMES MACNAUGHTAN,
ALLAN MACNAUGHTAN,

J. MAUS SCHERMERHORN,
WILLIS S. PAINE,
WILLIAM STURBERG,
DAVID S. WALTON.

FINANCIAL.

RESOURCES.

Vaults and safes	\$66,628 59
Furniture and fixtures.....	7,895 50
Cash on hand and on deposit with banks or other moneyed institutions.....	17,427 47
Safe rentals due and accrued.....	100 00
Silver storage due and accrued.....	20 00
Tin boxes on hand.....	1,478 35
Amount of assets not included under any of the above heads, viz.:	
Interest due and accrued on deposit account.....	\$160 60
Deficit dating from organization.....	6,794 49
	<u>6,955 09</u>
	<u>\$100,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
	<u>\$100,000 00</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1897, before transactions of the day.....	\$1,250 63
From rent of that portion of the building not occupied by the company.....	1,100 00
From rent of safes.....	4,728 81
From silver storage.....	125 90
From interest on loans, deposits and investments.....	1,023 36
From stocks sold	23,470 50
	<u>\$31,697 60</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$5,634 23	
Taxes and repairs on building.....	1,220 71	
Rent of building.....	5,000 04	
Other expenses.....	1,341 54	
		\$18,196 52
Other payments, viz.: Vaults and safes, furniture and fixtures, and tin boxes.....		1,078 61
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day ...		17,427 47
		\$31,697 60

METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[3 East Fourteenth street ; Incorporated 1896.]

GEORGE WILCOX, President.

SAMUEL R. SMITH, Treasurer

DIRECTORS.

GEORGE WILCOX,
SAMUEL R. SMITH,

GEORGE W. MILLARD,

EDWARD A. LOVELL,
GEO. H. STOUTENBURGH.

FINANCIAL.

RESOURCES.

Real estate	}	\$175,000 00
Vaults and safes....		
Furniture and fixtures		
Cash on deposit with banks or other moneyed institutions....		1,149 80
Cash on hand.....		184 27
Safe rentals due and accrued.....		4,664 82
Silver storage and warehouse storage due and accrued.....		4,001 08
Amount of assets not included under any of the above heads, viz.:		
Rents (building) due and accrued.....		\$302 50
Supplies on hand.....		125 00
		427 50
		\$175,376 97

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Loans secured by bond and mortgage	75,000 00
Interest accrued on loans	650 00
Expenses incurred but unpaid	153 65
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	\$1,690 00
Salaries accrued	625 00
Ground rent accrued....	916 66
	2,221 66
Excess of assets over liabilities.....	7,351 66
	\$185,376 97

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$736 53
From rent of that portion of the building not occupied by the company	16,014 49
From rent of safes.....	7,576 50
From storage of valuables, the safety of which is guaranteed by the company, from silver storage, and from warehouse storage.....	2,690 77

512 REPORT ON DEPOSIT AND STORAGE COMPANIES.

From all other sources, viz.:

Expense	\$76 27	
Drayage collected.....	85 00	
		<u>\$161 27</u>
		<u><u>\$27,169 56</u></u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$4,550 00
For dividends to shareholders	2,000 00
For expenses, viz.:	
Salaries	\$7,417 92
Taxes and repairs on building.....	2,526 68
Ground rent	5,500 00
Other expenses	1,170 08
	<u>16,614 68</u>
Other payments, viz : Drayage, insurance, coal, commissions, advertising, etc.	2,721 36
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,283 57
	<u><u>\$27,169 56</u></u>

NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK.

[32 Liberty street; incorporated 1894.]

JAMES C. HOLDEN, President.

J. LYNCH PENDERGAST, Secretary.

DIRECTORS.

JOHN W. AUCHINCLOSS,
JOHN A. FONDA,

JAMES C. HOLDEN.
FREDERICK O. BARTON.
ISAAC F. LLOYD,

THEODORE W. MORRIS.
B. AYMAR SANDS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
N. Y. city add. water stock....	\$100,000 00	\$100,000 00	\$99,750 00
Bank of the Manhattan Co.	3,500 00	8,050 00	6,510 00
Pittsburgh, Ft. Wayne & Chi..	5,000 00	8,425 00	8,141 25
Morris & Essex R. R. Co.....	5,000 00	8,400 00	8,145 56
Rens. & Saratoga R. R. Co....	5,600 00	10,080 00	10,165 62
Chi., Mil. & St. Paul pfd.....	7,000 00	9,975 00	8,727 50
N. Y., N. H. & Hartford R. R.	5,000 00	9,175 00	9,185 69
Chi. & North Western pfd.....	5,000 00	8,125 00	7,968 33
Chi., Mil. & St. Paul com	10,000 00	9,450 00	8,646 96
Pennsylvania R. R. Co.....	9,000 00	10,395 00	9,596 25
Michigan Central	5,000 00	5,000 00	4,843 80
Sixth Avenue R. R. Co	5,000 00	9,500 00	9,425 00
Chi., Rock Isl. & Pacific.....	10,000 00	8,975 00	9,379 72
Consolidated Gas	5,000 00	8,8 0 00	9,626 25
	<u>\$190,100 00</u>	<u>\$214,310 00</u>	<u>\$200,511 92</u>

Cash on deposit with banks or other moneyed institutions.....	\$209,511 92
Cash on hand.....	2,540 76
Safe rentals due and accrued.....	284 24
Silver storage due and accrued.....	1,579 01
Warehouse storage due and accrued.....	59 61
Amount of assets not included under any of the above heads, viz.:	148 67

Accrued interest on stocks and bonds	\$2,109 00
Burglar alarm service due and unpaid.....	759 84
	<u>2,868 84</u>
	<u><u>\$316,996 06</u></u>

NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT CO. 513

LIABILITIES.	
Capital stock paid in, in cash.....	\$200,000 00
Expenses incurred but unpaid.....	1,989 83
Other liabilities not included under any of the above heads, viz.: Safe rentals paid in advance.	258 00
Excess of assets over liabilities....	14,745 72
	<u>\$216,998 05</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.	
Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$1,328 58
From rent of safes	21,842 41
From storage of valuables, the safety of which is guaranteed by the company, from silver storage and from warehouse storage.....	1,229 48
From interest on loans, deposits and investments.....	8,280 76
From all other sources, viz.:	
Burglar alarm service	\$8,299 04
Securities so.d.....	19,131 25
	<u>27,430 29</u>
	<u>\$60,111 47</u>

PAYMENTS.	
For expenses, viz.:	
Salaries.....	\$17,481 53
Rent of building.....	10,000 00
Other expenses	4,661 19
	<u>\$32,142 72</u>
Other payments, viz.:	
Securities bought.....	\$24,894 14
Accrued interest on above.....	250 61
	<u>25,143 75</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	2,825 00
	<u>\$60,111 47</u>

THE NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

[Corner Whitehall and Stone streets; incorporated 1883.]

JAMES McGEE, President.

SAMUEL G. BAYNE, Treasurer.

DIRECTORS.

JAMES McGEE,
SAMUEL JACOBY,
R. H. LAIBBEER,
JOHN SINCLAIR,

ALEXANDER E. ORR,
E. M. VAN TASSEL,
GUSTAV H. SCHWAB,
WM. A. NASH,
ALFRED M. HOYT,

FORREST H. PARKER,
S. G. BAYNE,
THOMAS A. MCINTYRE,
WM. H. PEARSON.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
New York city aqueduct.....	\$10,000 00	\$10,000 00	\$10,000 00
New York city bridge, gold.....	24,000 00	25,200 00	24,560 00
	<u>\$34,000 00</u>	<u>\$35,200 00</u>	<u>\$34,560 00</u>

Vaults and safes, cost, \$86,250.81; estimated present value....	\$86,250 81
Furniture and fixtures, cost, \$39,147.72; estimated present value	87,859 84
Cash on deposit with banks or other moneyed institutions.....	1,447 58
Cash on hand.....	152 60

514 REPORT ON DEPOSIT AND STORAGE COMPANIES.

Amount of assets not included under any of the above heads, viz.: Certificate of membership New York Produce Exchange, market value.....	\$150 00
	<u>\$160,419 73</u>

LIABILITIES.	
Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid.....	1,416 67
Other liabilities not included under any of the above heads, viz.: Unpaid dividends.....	152 50
Excess of assets over liabilities.....	8,850 56
	<u>\$160,419 73</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.	
Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day	\$2,886 07
From rent of safes.....	26,804 22
From storage of valuables, the safety of which is guaranteed by the company	874 25
From warehouse storage.....	9,724 68
From interest on loans, deposits and investments	1,479 73
From all other sources, viz.:	
Lost keys.....	\$21 25
Key deposits	146 00
Return commission.....	30 00
	<u>197 25</u>
	<u>\$10,966 20</u>

PAYMENTS.	
For dividends to shareholders.....	\$15,000 00
For expenses, viz.:	
Salaries	\$10,692 67
Taxes and repairs on building.....	1,718 47
Rent of building	7,500 00
Other expenses.....	2,953 13
	<u>22,859 27</u>
Other payments, viz.:	
Construction	\$585 40
Bonds	1,073 95
	<u>1,659 35</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,447 58
	<u>\$40,966 20</u>

QUEENS COUNTY SAFE DEPOSIT COMPANY, LONG ISLAND CITY.

[First street and Borden avenue; chartered 1897.]

W. F. HAVEMEYER, President.

WALTER E. FREW, Treasurer.

DIRECTORS.

WILLIAM F. HAVEMEYER, EMIL CALMAN,
H. K. KNAPP, S. K. de FOREST,
EMANUEL LEHMAN, JOHN B. WOODRUFF,
SHEPHERD KNAPP,

JOS. S. AUERBACH,
GARRET J. GARRETTSON,
JAMES R. WILLETS,
WALTER E. FREW.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$10,411.64; estimated present value.....	\$10,411 64
Cash on deposit with banks or other moneyed institutions	401 81
	<u>\$10,813 45</u>

SAFE DEPOSIT COMPANY OF NEW YORK.

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LIABILITIES.

Capital stock paid in, in cash	\$10,000 00
Excess of assets over liabilities	818 45
	<u>\$10,818 45</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

From rent of safes	\$486 25
From storage of valuables, the safety of which is guaranteed by the company	7 00
From stocks sold, par value, \$9,000; amount received therefor...	9,705 69
From all other sources, viz.: Capital paid in	10,000 00
	<u>\$20,148 98</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$37 50
Other expenses	292 98
	<u>\$330 48</u>

Other payments, viz.:

Vault	\$10,411 64
Purchase of bonds	9,006 00
	<u>19,416 64</u>

Cash on hand or in banks or other moneyed institutions, December 31, 1897, after transactions of the day	401 81
	<u>\$20,148 98</u>

SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[140 Broadway; Incorporated 1861.]

FRANCIS M. JENCKS, President.

GEORGE M. VOSE, Secretary.

DIRECTORS.

JOSEPH I. BICKNELL,
JOHN F. HALSTED,
DANIEL F. APPLETON,
A. D. HOPE,CHARLES T. BARNEY,
WILLIAM H. HOLLISTER,
GEORGE H. VOSE,
JOSEPH T. LOW,
FRANCIS M. JENCKS,JOHN L. BREWSTER,
PETER B. WYCKOFF,
WILLIAM N. CRANE,
FREDERICK B. SCHENCK,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
600 shares N. Y., Lack. & West	\$60,000 00	.....	\$66,000 00
200 shares Morris and Essex ...	10,000 00	.....	12,412 50
100 shares Rome, Watertown & O	10,000 00	.....	10,587 50
100 shares Rome, Watertown & O	10,000 00	.....	10,900 00
New York city	20,000 00	.....	20,000 00
New York city	30,000 00	.....	32,325 00
New York city	61,000 00	.....	61,000 00
United States	40,000 00	.....	40,000 00
United States	123,000 00	.....	133,455 00
150 shares Beech Creek	10,000 00	.....	7,402 50
50 shares Beech Creek			2,500 00
	<u>\$374,000 00</u>		<u>\$396,642 50</u>
			<u>\$396,642 50</u>

516 REPORT ON DEPOSIT AND STORAGE COMPANIES.

Cash on deposit with banks or other moneyed institutions.....	\$9,666 89
Cash on hand	1,650 71
Tin boxes on hand.....	85 66
	<hr/>
	\$407,995 26
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$283,800 00
Other liabilities not included under any of the above heads, viz.: Rents and taxes.....	1,938 55
Excess of assets over liabilities.....	123,756 71
	<hr/>
	\$407,995 26
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1897, before transactions of the day.....	\$4,865 79
From rent of safes.....	64,582 59
From silver storage.....	1,307 90
From sale of tin boxes for safes.....	94 50
From interest on loans, deposits and investments.....	15,751 04
From loans paid.....	438 09
	<hr/>
	\$87,039 82
	<hr/>

PAYMENTS.

For dividends to shareholders	\$22,664 00
For expenses, viz.:	
Salaries	\$21,981 97
Other expenses.....	24,748 98
	<hr/>
	46,680 95
Other payments, viz.:	
Advertising	\$651 50
Two months' rent and taxes	4,500 00
Interest	6 85
Tin boxes	92 30
Iron guards and painting.....	723 75
Office improvement.....	58 87
Safe.....	320 00
	<hr/>
	6,377 77
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	11,317 10
	<hr/>
	\$87,039 83
	<hr/>

Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of July 1, 1897.

NAMES.	RESOURCES.						
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.	Cash on hand.
Albany Safe Deposit and Storage Company, Albany.....	.....	\$51,550 79	\$32,245 20	\$6,089 48	.....	\$6,058 12	\$116 15
American Safe Deposit Company, New York city.....	.....	\$30,000 00	.....	.....	.....	4,357 15	135 77
Bankers' Safe Deposit Company, New York city.....	.....	.....	59,772 14	200 00	.....	10,064 44	.....
Binghamton Safe Deposit Company, Binghamton *.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn City Safe Deposit Company, Brooklyn.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn Safe Deposit Company, Brooklyn.....	.....	.....	.....	.....	.....	8,721 85	190 56
Central Safe Deposit Company, New York city.....	.....	210,000 00	9,956 00	.....	.....	258 92	5 17
Colonial Safe Deposit Company, New York city.....	.....	.....	.....	.....	.....	.....	.....
Fifth Avenue Safe Deposit Company, New York city.....	.....	.....	45,500 00	.....	.....	7,135 34	.....
Franklin Safe Deposit Company, Brooklyn.....	.....	.....	51,571 07	8,670 79	.....	8,845 61	.....
Garfield Safe Deposit Company, New York city.....	.....	68,776 95	90,073 06	9,560 07	.....	12,452 99	221 78
Long Island Safe Deposit Company, Brooklyn.....	.....	1,738,232 71	71,151 64	4,800 00	.....	6,360 24	.....
Mercantile Safe Deposit Company, New York city.....	.....	40,000 00	.....	25,000 00	.....	4,977 96	.....
Metro-Safe Deposit Company, New York city.....	.....	.....	.....	.....	\$5,902 60	1,700 10	2,048 97
National Safe Deposit Company, New York city.....	.....	.....	66,625 59	7,214 31	.....	12,764 96	.....
New York Produce Exchange Safe Deposit and Storage Company, New York city.....	200,522 79	\$175,000 00	.....	.....	.....	6,382 14	200 69
Queens County Safe Deposit Company, Long Island City.....	31,560 00	.....	85,664 91	57,995 24	.....	9,004 69	.....
Safe Deposit Company of New York, New York city.....	9,360 00	.....	.....	.....	.....	12,571 16	1,666 17
Totals.....	\$1,247,916 38	\$2,578,560 45	\$518,796 61	\$95,129 89	\$5,802 60	\$10,662 84	\$4,625 21

* Closed.

† Has not yet begun business.

‡ Includes vaults, safes and furniture.

Statement of the Condition of the Safe Deposit Companies of the State of New York — (Continued).

NAMES.	RESOURCES.					
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.
Albany Safe Deposit and Storage Company, Albany	\$415 50	\$508 15	\$1,463 25	.....	\$774 05	\$99,214 09
American Safe Deposit Company, New York city	1,546 00	2,539 50	.....	.....	8,443 00	512,021 43
Bankers' Safe Deposit Company, New York city .....	.....	.....	.....	.....	.....	181,221 43
Binghamton Safe Deposit Company, Binghamton* .....	.....	.....	.....	.....	.....	.....
Brooklyn City Safe Deposit Company, Brooklyn	1,622 17	1,109 62	.....	.....	.....	.....
Central Safe Deposit Company, New York city	675 50	1,180 65	.....	.....	.....	.....
Central Safe Deposit Company, New York city* .....	.....	.....	.....	.....	.....	.....
Fifth Avenue Safe Deposit Company, New York city .....	.....	.....	.....	.....	.....	.....
Franklin Safe Deposit Company, Brooklyn .....	.....	.....	.....	.....	.....	.....
Franklin Safe Deposit Company, New York city	2,287 28	3,536 65	4,543 77	.....	1,389 53	109,944 22
Lincoln Safe Deposit Company, New York city	5,719 50	3,636 53	78,390 82	\$4,500 00	7,465 08	197,975 74
Long Island Safe Deposit Company, Brooklyn .....	.....	.....	.....	.....	.....	1,978,865 77
Long Island Safe Deposit Company, New York city	10,694 25	1,530 62	.....	.....	.....	112,767 96
Merchants' Safe Deposit Company, New York city	8,695 20	1,040 00	.....	.....	.....	120,163 03
Merchants' Safe Deposit Company, New York city .....	.....	.....	.....	1,462 60	.....	180,913 20
National Safe Deposit Company, New York city	1,267 83	54 55	160 67	.....	.....	211,410 14
New York Produce Exchange Safe Deposit and Storage Company, New York city .....	.....	.....	.....	.....	2,801 47	168,024 84
Queens County Safe Deposit Company, Long Island City .....	.....	.....	.....	.....	200 00	10,389 80
Safe Deposit Company of New York, New York city .....	.....	.....	.....	45 16	.....	410,657 99
Totals	\$28,714 22	\$15,221 67	\$84,407 51	\$6,007 76	\$252,310 36	\$4,527,134 40

* Closed.

† Has not yet begun business.

Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of January 1, 1898.

NAMES.	RESOURCES.						
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.	Cash on hand.
Albany Safe Deposit and Storage Company, Albany.....	.....	\$51,550 79	\$32,245 20	\$6,092 48	.....	\$5,002 67	\$41 48
American Safe Deposit Company, New York.....	.....	800,000 00	59,652 74	200 00	.....	490 84	144 62
Bankers' Safe Deposit Company, New York.....	\$62,447 34	.....	9,965 00	.....	.....	3,213 71	.....
Central Safe Deposit Company, New York.....	100,000 00	210,000 00	.....	.....	.....	423 65	84 01
Colonial Safe Deposit Company, New York.....	.....	.....	32,630 56	.....	.....	463 11	.....
Fifth Avenue Safe Deposit Company, New York.....	55,944 31	.....	44,000 00	.....	.....	6,330 19	.....
Franklin Safe Deposit Company, Brooklyn.....	54,164 45	.....	51,671 07	3,670 79	.....	2,192 30	.....
Garfield Safe Deposit Company, New York.....	.....	68,778 93	90,073 06	9,560 07	.....	12,000 99	.....
Lincoln Safe Deposit Company, New York.....	.....	1,750,569 46	77,151 64	5,000 00	.....	10,911 29	.....
Long Island Safe Deposit Company, Brooklyn.....	41,715 00	40,000 00	.....	25,000 00	.....	4,461 72	.....
Long Island Safe Deposit Company, New York.....	378,350 91	.....	66,623 59	.....	\$5,502 60	17,127 45	1,449 32
Mechanics' Safe Deposit Company, New York.....	.....	175,000 00	.....	7,365 50	.....	1,139 30	134 27
Metropolitan Safe Deposit Company, New York.....	209,511 92	.....	.....	.....	.....	2,540 76	284 24
New York Produce Exchange Safe Deposit and Storage Company, New York.....	.....	.....	.....	.....	.....	.....	.....
Queens County Safe Deposit Company, Long Island City.....	94,560 00	.....	96,230 31	37,859 34	.....	1,447 68	132 50
Safe Deposit Company of New York, New York.....	366,642 50	.....	10,411 64	.....	.....	4,401 81	.....
Totals	\$1,342,366 49	\$2,560,997 20	\$540,924 21	\$95,573 18	\$5,502 60	\$50,836 08	\$4,009 11

Statement of the Condition of the Safe Deposit Companies of the State of New York — (Continued).

NAMES.	RESOURCES.					LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.
Albany Safe Deposit and Storage Company, Albany	\$283.33	\$507.20	\$796.75	.....	\$329.50	\$96,999.40	\$96,999.40
American Safe Deposit Company, New York	1,529.00	2,388.00	.....	.....	3,364.66	38,437.12	200,000.00
Bankers' City Safe Deposit Company, New York	.....	.....	.....	.....	.....	125,733.19	100,000.00
Brooklyn City Safe Deposit Company, Brooklyn	1,662.83	568.00	.....	.....	1,658.35	225,597.31	100,000.00
Central Park Safe Deposit Company, New York	1,852.77	.....	.....	.....	7,812.92	119,069.21	100,000.00
Colonial Safe Deposit Company, New York	.....	.....	.....	.....	66,946.33	100,000.00	100,000.00
Fifth Avenue Safe Deposit Company, New York	.....	.....	.....	.....	.....	106,273.20	100,000.00
Franklin Safe Deposit Company, New York	.....	.....	.....	.....	.....	117,143.41	100,000.00
Grand Central Safe Deposit Company, New York	2,753.65	8,371.13	5,674.92	.....	1,353.33	187,961.46	150,000.00
Lincoln Safe Deposit Company, New York	5,193.00	2,515.77	76,893.43	.....	6,104.94	1,099,320.53	1,000,000.00
Long Island Safe Deposit Company, Brooklyn	.....	.....	.....	\$4,540.00	.....	111,806.72	100,000.00
Mercantile Safe Deposit Company, New York	10,447.25	1,884.14	.....	.....	343,898.05	642,825.56	800,000.00
Merchants' Safe Deposit Company, New York	100.00	20.00	.....	1,473.35	6,955.09	100,000.00	100,000.00
Metropolitan Safe Deposit Company, New York	4,661.82	4,001.06	.....	.....	427.60	183,376.97	100,000.00
National Safe Deposit Company, New York	1,579.01	39.61	148.67	.....	2,668.84	216,993.05	200,000.00
New York Produce Exchange Safe Deposit and Storage Company, New York	.....	.....	.....	.....	150.00	160,419.73	150,000.00
Queens County Safe Deposit Company, Long Island City	.....	.....	.....	.....	.....	10,813.45	10,000.00
Safe Deposit Company of New York, New York	.....	.....	.....	35.66	.....	407,966.26	283,300.00
Totals	\$29,314.66	\$15,814.93	\$88,005.17	\$6,014.01	\$302,009.51	\$5,116,963.15	\$3,283,300.00
							\$472,690.37

Statement of the Condition of the Safe Deposit Companies of the State of New York — (Concluded).

NAMES.	LIABILITIES.					
	Bonds outstanding.	Loans secured by bonds and mortgage.	Other loans.	Interest due and accrued on loans.	Expenses.	Other liabilities.
Albany Safe Deposit and Storage Company, Albany.....	\$100,000 00	.....	.....	\$250 00	\$487 68	\$83 33
American Safe Deposit Company, New York.....
Bankers' Safe Deposit Company, New York.....
Brooklyn City Safe Deposit Company, Brooklyn.....
Central Park Safe Deposit Company, New York.....	\$35,000 00	.....	368 67	.....	6,000 00
Colonial Safe Deposit Company, New York.....	1,352 50
Fifth Avenue Safe Deposit Company, New York.....
First National Safe Deposit Company, New York.....	3,833 84
Fourth Avenue Safe Deposit Company, Brooklyn.....
Garfield Safe Deposit Company, New York.....
Long Island Safe Deposit Company, New York.....	800,000 00	\$18,000 00	3,333 33	2,669 00	706 00
Long Island Safe Deposit Company, Brooklyn.....
Mercantile Safe Deposit Company, New York.....	27,638 47	.....	1,000 00	.....
Mercantile Safe Deposit Company, New York.....
Metropolitan Safe Deposit Company, New York.....	75,000 00	.....	650 00	.....	2,201 66
National Safe Deposit Company, New York.....
New York Produce Exchange Safe Deposit Company, New York.....	1,898 83	.....
Old Dutch Safe Deposit Company, New York.....	1,416 67	.....
Old Dutch Safe Deposit Company, Long Island City.....
Safe Deposit Company of New York, New York.....	1,938 55
Totals.....	\$100,000 00	\$930,000 00	\$235,638 47	\$4,600 00	\$9,857 43	\$30,275 88
						\$5,116,362 15

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